

Social protection and response to COVID-19 in Latin America and the Caribbean:

Innovations in registration and payment systems

Nurth Palomo, Luis Vargas Faulbaum, Anna Carolina Machado, Camila Rolon and Fábio Veras Soares (IPC-IG) Monica Rubio, Florencia Alejandre and Gerardo Escaroz (UNICEF)





Research Report No. 63

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This publication is one of the outputs of the UN-to-UN Agency agreement between the International Policy Centre for Inclusive Growth (IPC-IG) and the United Nations Children's Fund (UNICEF).

The International Policy Centre for Inclusive Growth (IPC-IG) is a partnership between the United Nations and the Government of Brazil to promote learning on social policies. The IPC-IG is linked to the United Nations Development Programme (UNDP) in Brazil, the Ministry of Economy (ME) and the Institute for Applied Economic Research (Ipea) of the Government of Brazil.

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Suggested citation: Palomo, N., L. V. Faulbaum, A. C. Machado, C. Rolon, C., F. V. Soares, M. Rubio, F. Alejandre, and G. Escaroz. 2022. "Social Protection and Response to COVID-19 in Latin America and the Caribbean: Innovations in Registration and Payment Systems." *IPC-IG Research Report* No. 63. Brasilia and Panama City: International Policy Centre for Inclusive Growth (IPC-IG), United Nations Development Programme and the United Nations Children's Fund Regional Office for Latin America and the Caribbean (UNICEF LACRO).

ISSN: 2526-0499







SOCIAL PROTECTION AND RESPONSE TO COVID-19 IN LATIN AMERICA AND THE CARIBBEAN: INNOVATIONS IN REGISTRATION AND PAYMENT SYSTEMS

ACKNOWLEDGMENTS

This technical note is a joint publication by the International Policy Centre for Inclusive Growth (IPC-IG) and the UNICEF Regional Office for Latin America and the Caribbean. The authors would like to thank Fabianna Bacil, Beatriz Burattini and Lucas Sato for their support and comments during the development and revision of this report.

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1. LATIN AMERICA AND THE CARIBBEAN: A YEAR AND A HALF INTO COVID-19

The outbreak of the COVID-19 pandemic has hit the foundations of the economy and provoked devastating social effects in all the countries in the world, being Latin America and the Caribbean (LAC) one of the most affected regions. As of mid-March 2021, there were 37 million reported cases in the region and a staggering 1,275,567 deaths, equivalent to 32.25 per cent of the global mortality.¹

During the first wave of the coronavirus in LAC, which started in February 2020, the countries established a state of emergency and adopted measures to contain the spread of the virus, such as targeted quarantines, border closures and travel restrictions. At the end of 2020, the decline in active cases allowed for a temporary relaxation of confinement measures, but the number of cases rose again due to the increase in social interactions that are typical of the end of the year, as shown in Figure 1. Therefore, several countries in LAC implemented new confinement measures, both at a national level and through subnational governments. The year 2021 began with an encouraging outlook thanks to the results that confirmed the effectiveness of the vaccines in preventing severe forms of COVID-19² and the start of immunisation campaigns in the region (Argentina, Brazil, Bolivia, Chile, Costa Rica, Ecuador, Panama, Peru and Mexico).³ As shown in Figure 1, there has been a drop in the number of deaths due to COVID-19 since April 2021 even though the rate of infection remained high.

Figure 1. Evolution of the average number of new cases and deaths per week in LAC between 11 March 2020 and 17 March 2021



Source: Prepared by the authors based on information from PAHO (n.d.).

The economic outlook in LAC shows the biggest economic contraction in the region's recent history, with a 7.7 per cent fall in GDP. By sub-region, the most significant drop can be observed in Central America and Mexico

^{1.} See: <https://paho-covid19-response-who.hub.arcgis.com/>

^{2.} More detailed information in: "The COVID-19 candidate vaccine landscape and tracker". Available at: <https://bit.lu/3ok414E>

^{3.} According to the number of vaccine doses administered per 100 people: Argentina (1.35), Brazil (2.49), Bolivia (0.09), Chile (11.43), Costa Rica (1.9), Ecuador (0.05), Panama (0.29), Peru (0.24) and Mexico (0.58). Information from "COVID-19 vaccine doses administered per 100 people, Feb 15, 2021." Available at: https://bit.ly/3liro6B>

(-8.5 per cent), followed by the Caribbean (-7.9 per cent, excluding Guyana, which has a growth projection of 30.9 per cent) and, finally, South America (-7.3 per cent) (ECLAC, 2021a). The low growth experienced by the countries occurs in the context of a serious deterioration of the labour market due both to the growth in unemployment levels and to the drastic fall in the participation rate. When the figures of unemployment and of people who have decided not to return to the labour market are added up, the number of people who currently do not have an active participation comes to 29 million. The year-on-year variation in employment by branch of activity indicates that the largest falls are concentrated in the domestic services, restaurant, hotel, and construction sectors, with greater impacts on informal workers and women (ECLAC and ILO, 2020).

The region is also experiencing a significant deterioration in the levels of poverty and extreme poverty, which affects children and adolescents more significantly. According to ECLAC projections (2021b), 22 million Latin Americans fell into income poverty or extreme poverty in 2020, reaching a total of 209 million people (37.3 per cent of the region's population).⁴ In developing countries, the forecast is that child poverty will increase by nearly 15 per cent and, consequently, 140 million children and adolescents will begin to live below the poverty line. In the region, specifically, monetary poverty would reach 48.5 per cent of the child population, that is, almost one out of two children and adolescents (UNICEF and Save the children, 2020). In addition, considering that three out of five children lost an academic year due to school closures, the effects on their learning and well-being will be even greater (UNICEF, 2021).

The crisis has had a profound impact on the employment and working conditions of women in the region, causing a setback of more than a decade in terms of the progress achieved in labour market participation. It is estimated that around 118 million Latin American women are living in poverty (ECLAC, 2021c). A key development here is related to the care crisis that has become evident during the pandemic. In LAC, women already spent three times as long as men on unpaid domestic work, including care tasks (ECLAC and UN Women, 2020). The temporary closure of educational establishments, which has had an impact on children's learning and food security, has increased the burden of unpaid care and domestic work within households, affecting women disproportionately and reducing their participation or reintegration in the labour market.

Since the onset of the pandemic, the response of the region's social protection systems has been strong and innovative in its task of mitigating the effects of the containment measures on household income and the economy in general.⁵ Faced with the challenge of providing a rapid and large-scale response, governments had to resort to creative solutions to reach the affected population while also respecting social isolation measures to prevent COVID-19. The aim of this report is to analyse the innovations in the social assistance registration and payment mechanisms as part of the response to COVID-19, with an emphasis on cash transfers. The adaptations that were made to these systems to meet the demands resulting from the crisis are extremely important for the debate on the future of social protection in LAC. The strategies used by the governments in the region to reach groups that were excluded until recently, such as vulnerable informal workers (i.e., the population above the poverty line, but without access to social insurance), may contribute to a permanent expansion of social registries and a necessary expansion of coverage. Likewise, the experience with the digital payment mechanisms used during the pandemic paves the way for the digitisation of social protection benefit payment systems.

This report is organised as follows: section 2 updates the regional overview of the response measures to the pandemic, with an emphasis on cash transfers, social security measures and programmes intended to support the labour market up to February 2021. Section 3 centres around cash transfer programmes and analyses their coverage, adequacy, and the innovations in registration and payment systems that were necessary to implement

^{4.} The countries that will be most affected in percentage points are Bolivia (+6.4), Peru (+6.5), Ecuador (+7.8), Mexico (+9.1), and Argentina (+9.8). In contrast, the countries that will have a more moderate increase in poverty are Chile (+0.2), Paraguay (+0.3), Guatemala (+0.4) and Uruguay (+2.1). In Brazil, the projections which consider the emergency cash transfers indicate a reduction of 2.9 percentage points compared to the country's poverty level in 2020.

^{5.} The first, second and third editions of these technical notes systematise and analyse the social protection measures as a response to COVID-19 identified in Latin America and the Caribbean.

them. It also discusses the challenges in adopting these innovations during the response to the first outbreak of the virus in Latin America and the Caribbean. Finally, section 4 presents the main conclusions, highlighting lessons learnt as well as opportunities and challenges that emerge in relation to the permanent structure of social provision in the countries of the region.

2. SOCIAL PROTECTION RESPONSE IN LATIN AMERICA AND THE CARIBBEAN: WHAT HAS BEEN DONE AND WHAT HAVE WE LEARNT?

Since March 2020, the governments in the region have used different social protection components to respond to the crisis (Rubio et al., 2020a, 2020b). The countries have not only activated pre-existing programmes of social assistance and social insurance and labour market interventions, but also created new programmes, and for that purpose, they have adapted their systems for the selection, registration and delivery of benefits.

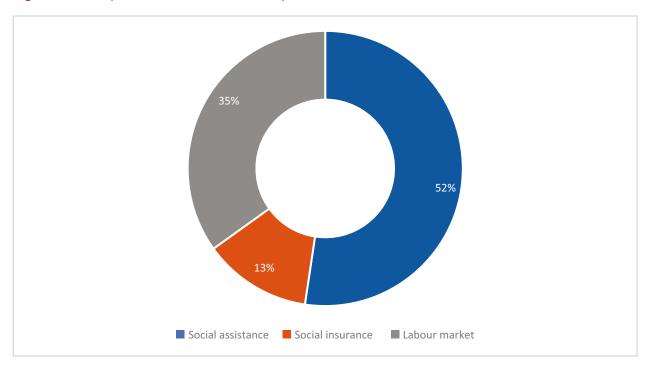
The socioeconomic effects of the COVID-19 pandemic have been uneven within the countries. The immediate loss of income had a greater impact on individuals and families that belonged to socioeconomically vulnerable groups, such as informal workers, migrant population and female-headed households, among others (ILO, 2020). The need to address the decrease in income of vulnerable groups led the governments around the world to use direct cash transfers and to quickly reach a portion of the population that had been excluded from contributory and non-contributory programmes until then and that is mainly characterised by working-age adults employed in the informal sector, with low productivity and low remuneration.

In LAC, cash transfers became the protagonists of the response to the socioeconomic effects of COVID-19, with their various designs, adaptations, criteria and targeting, selection, identification and payment mechanisms. The experience during the pandemic showed that, even in those countries with comprehensive social registries where the information of a large part of the low-income population was recorded (as is the case of *CadÚnico* in Brazil), most informal workers were excluded from the social protection systems. In view of this, the governments had to quickly activate methods of identification, selection, registration and payment to reach new beneficiaries (as explained in part 3 of this report).

Throughout 2020, the considerations of coverage, comprehensiveness and adequacy emerged as the axis of analysis of the social protection response at a global level (Barca et al., 2020). In the case of LAC, the analysis of the methods and innovations adopted by the countries to ensure the expansion of cash transfer programmes is essential to understand how and to what extent the region has expanded and can continue expanding the coverage of social protection systems, a primary objective for the achievement of the Sustainable Development Goals (SDG 1 - Target 1.3).

In LAC, the governments showed an unprecedented use of the different social protection components. The analysis carried out by the IPC-IG and UNICEF ascertains that at least one measure concerning social assistance, social insurance, labour market and/or access to services was taken to respond to the socioeconomic impacts of the pandemic in each of the 38 countries of the mapped region.⁶ Considering the total 274 mapped measures, social assistance had a leading role and accounted for 52 per cent of the responses adopted at the regional level, followed by the labour market measures with 35 per cent, and social insurance with 13 per cent, as shown in Figure 2.

^{6.} In the Annex part of the series of notes, the history of mapped measures in the countries of Latin America and the Caribbean is included.





Note: The proportion of social assistance measures includes social services. Source: Prepared by the authors based on the IPC-IG COVID-19 matrix (2021).

The countries of the region resorted to a variety of strategies within their capacities in order to respond to the crisis. In some cases, regular social assistance programmes were first used to provide quick relief, including existing cash transfers, food programmes (school feeding) and access to services (Rubio et al., 2020a, 2020b).⁷

As reported in previous editions of this series of reports, **school feeding programmes** were widely used to benefit children and adolescents. The programme in Peru stands out as it expanded its food distribution to other vulnerable groups and granted access to food to more than one million people during the crisis. Other countries chose to make operational adaptations to the school feeding programmes, such as delivering food directly to the homes. Even though this may have indirectly promoted a horizontal expansion since food can be shared among all members of a household, food distribution within households is not necessarily equitable, nor does it guarantee that children's needs are met. For example, the programme in Chile distributed individual baskets which only responded to the nutritional needs of one child, so their nutrition may have been impaired if the food had to be consumed by all members of the household (Rubio et al., 2020a).

The response strategy to COVID-19 through existing programmes also included the use of cash transfers, such as social pensions and conditional cash transfers. In the case of **pensions**, the response involved operational adaptations related to advance payments to the beneficiaries, or expansions of the coverage or amount of the benefits on a temporary or one-off basis. The *Colombia Mayor* (Elder Colombia) programme, for example, besides modifying the frequency of payment (operational adaptation) and increasing the amount of the benefits (vertical expansion), also expanded its coverage to 60,000 new beneficiaries (horizontal expansion).

^{7.} For more information about the social assistance programmes that existed before the pandemic and that were used in the response to the COVID-19 crisis in LAC countries, see Table A.2 in the Annex.

While most existing **cash and in-kind transfer** programmes responded to the crisis through vertical expansions and operational adaptations, horizontal expansions were less frequent. Some exceptions include the Emergency Food Assistance in the Bahamas, *Bolsa Família* in Brazil, *Comedores Económicos* (Economic Dining Rooms) in the Dominican Republic, the Poverty Alleviation Programme in Saint Kitts and Nevis, and the Food Support Programme in Trinidad and Tobago. Among these programmes, *Bolsa Família* was the only one that did this permanently, which means that the extended coverage was maintained beyond the response to the pandemic, reaching around 1,220,000 new households and expanding its coverage to a total of 14,220,000 families.

When it comes to the response through **social insurance** measures, the countries were more predictable. Most governments with well-established contributory systems authorised the use of benefits that were already provided by the labour legislation. The eligibility requirements were adapted so that formal workers who did not meet all the criteria could have access to unemployment insurance or severance pay, which constitutes a horizontal expansion of social insurance. The most used measures were unemployment benefits, contributory pensions (e.g., through their advance payment), severance payments and sick leave (for further information about these benefits, see Table A.3 in the Annex). Due to the high rates of informality in the region, these measures were limited in scope. The low participation in the formal market means that there is a considerable proportion of workers who do not contribute to social insurance and are excluded from labour benefits and from child and family allowances. The gaps in coverage, highlighted by the crisis, have prompted important discussions on reforms to the systems that would allow the expansion of social insurance.

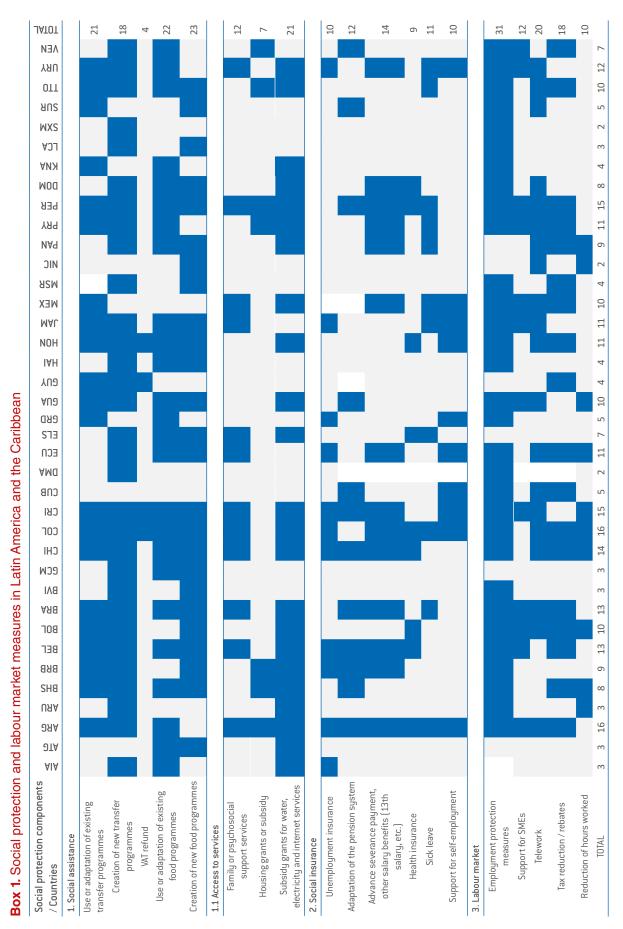
The social security response to the COVID-19 crisis was characterised by adaptations to existing benefits; however, few new programmes of this kind were created. Three out of the five newly created programmes are sick leaves especially developed for people who tested positive⁸ who belong to at-risk groups or are responsible for care tasks, particularly caring for children during school closure. Others are unemployment insurance programmes that were implemented temporarily in countries where this type of benefit was not granted on a regular basis. The latter programmes varied in their scope: while in Anguilla they were granted to 52 per cent of the labour force, in Grenada and Ecuador they reached 1 and 0.1 per cent, respectively.

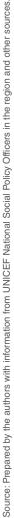
Severance payments contributed to the protection of formal workers through different operational adaptations, such as the early withdrawal of severance funds. In three of the six countries that incorporated these changes to their benefits, about 50 per cent of the population was covered. In Chile, for example, people who did not meet the required criteria were allowed to withdraw severance insurance funds. The measures related to contributory pensions were also important since they cover a large part of the population of the countries in the region. In Argentina, 31 per cent of the population benefited from the additional amount granted temporarily. Other programmes allowed early withdrawal or payment, which in practice allowed the beneficiaries to receive a larger amount in the first months of the crisis.

The countries in the region also protected employment by implementing **labour market** interventions. Wage subsidies constituted nearly 40 per cent of the total measures, followed by subsidised credit for payroll payments. *Subsidio al Empleo* (Employment Subsidy) in Chile, for example, financed part of the wages of workers whose contracts were suspended and/or who were newly hired.

The financial assistance to support businesses became the third most used intervention. The inability of employers and employees to pay contributions also influenced the decision to adopt policies that allowed the reduction or deferral of social i contributions (10 per cent). Among other important strategies, the adoption, promotion and regulation of teleworking to minimise the risk of workers' exposure to the virus and reduce its transmissibility stand out.

^{8.} The duration of the leaves corresponds to the duration of the risk of infection from the disease (14 days) and they have had a very low coverage of the labour force in the countries.





Box 1 shows an overview of the social protection components adopted by each country as a response to the pandemic. Although most countries provided comprehensive responses and combined different measures, non-contributory social assistance measures were the main strategy. All the countries, except Cuba, performed intervention in terms of social assistance, with the most used instrument being the emergency cash transfer programmes, which were applied in 23 countries of the region and are the focus of analysis in the next section of this report.

The expansion of social protection systems, through horizontal and vertical expansions, and the creation of new emergency programmes implied an increase in social protection expenditure in LAC. According to ECLAC (2021b), the region allocated USD 86,214 million in 2020 to finance non-contributory social protection measures. This represents 1.25 per cent of the regional GDP in 2019 or 1.9 times the GDP resources allocated to conditional transfer and social pension programmes in 2018. Belize and Brazil stand out among the countries of the region as they allocated nearly 4.46 and 4 per cent of their GDP, respectively. In addition, it is estimated that the specific expenditure on cash and in-kind transfers in 2020 was of USD 78.3 per person (ECLAC, 2021B). Not only do these figures show the amount of effort needed to address the crisis and the relevance of social protection as part of the response in the region, but they also demonstrate that there is consensus about the role of social protection and that it is possible for countries to allocate a greater proportion of their resources to extend their coverage and strengthen their systems.

3. FOCUS ON SOCIAL ASSISTANCE: CASH TRANSFER PROGRAMMES AND INNOVATIONS IN REGISTRATION AND PAYMENT PROCESSES

3.1 Coverage and adequacy of the new transfer programmes

In a context of limited coverage of the social protection systems in Latin America and the Caribbean, the countries created cash transfer programmes to reach the affected groups that were not covered by regular programmes. Groups such as informal workers living above the poverty line, self-employed and single taxpayers, and their families were the targets of the new programmes. In some countries, like Peru and Bolivia, more than one emergency transfer programme was introduced, which made a quasi-universal coverage of their population possible. Given the temporary nature of these transfers, the programmes were adjusted as the crisis continued by extending their duration, as it happened in Colombia, Panama and the Dominican Republic. In other countries, the transfers were discontinued until budgetary resources were approved (Brazil and Paraguay). Cuba, Mexico and Nicaragua did not create any programme of this kind.

The emergency cash transfers implemented in the region varied in terms of coverage of the population, adequacy of the benefits and frequency of payment. In the review, it was noted that the total coverage of the temporary programmes ranges from 2 to 96 per cent of the countries' population (Table 1). Bolivia (set of grants),⁹ El Salvador (*Bono de Compensación* 300) and Guatemala (*Bono Familia de Q1 mil*) stood out for their broad coverage of 96.4, 82.6 and 76.7 per cent, respectively. However, in all three cases, the benefit was offered only once. In Peru, the total coverage of the created grants (*Bono Universal, Bono Yo me quedo en casa, Bono Rural* and *Bono Independiente*) was of 77 per cent and, in Paraguay (*Pytyvõ* programme), of 78 per cent, with 2 and 5 deliveries of the benefit, respectively, at irregular intervals.

^{9.} For the coverage of the set of grants in Bolivia, the coverage stated by Gentilini, Almenfi and Dale (2020) of the *Bono Familia, Bono Canasta Familiar* and *Bono Universal* is considered jointly, which corresponds to 3.3 million households with 11.1 million individuals (including direct and indirect beneficiaries).

Country	Programme	Eligibility criteria	Number of beneficiaries of the new programme	Coverage refers to (I) individuals or (H) households/ families	Coverage (% of total population)	Number of payments (in 2020)
Argentina	Ingreso Familiar de Emergencia (Emergency Family Income, IFE)	People between 18-65 years old: unemployed workers, workers in the informal economy, or recipients of <i>Asignación Universal por Hijo</i> (Universal Child Allowance, AUH) or <i>Asignación Universal por Embarazo</i> (Universal Pregnancy Allowance, AUE), taxpayers under the Simplified Tax Regime in categories A, B and "social," and domestic workers in private homes.	8,900,000	l (only one member per family)	59%	3
Barbados	Vulnerable Family Survival Programme	People registered in the Household Mitigation Unit who lost their jobs in the public sector; people identified by social service agencies and constituency representatives as the most vulnerable in each community; people that identify themselves, including those in the informal sector who do not receive an income due to COVID-19; and households in dire economic need with more than four children under the age of 21.	1,500	Н	2%	3
Bolivia	<i>Bono Familia</i> (Family Grant)	Students of initial, primary, secondary and alternative education of fiscal and private schools, and students with disabilities of special education centres.	2,883,436	I	25%	1
Bolivia	<i>Canasta Familiar</i> (Family Basket Grant)	Low-income households that receive the Bono Juana Azurduy (Juana Azurduy Grant), Bono mensual para Personas con Discapacidad Grave y muy Grave (monthly Grant for People with Severe and very Severe Disabilities), Bono de Indigencia (Homelessness Grant) and Renta Dignidad (Dignity Grant).	1,050,867	I	9%	1
Bolivia	Bono Universal (Universal Grant)	Bolivians between 18 and 60 years of age who did not receive the <i>Bono Familia</i> or <i>Canasta Familiar</i> , are not workers in the public or private sectors, and do not receive pensions or income.	3,658,905	I	32%	1

Table 1. Coverage of the temporary emergency cash transfer programmes in LAC

Country	Programme	Eligibility criteria	Number of beneficiaries of the new programme	Coverage refers to (I) individuals or (H) households/ families	Coverage (% of total population)	Number of payments (in 2020)
Bolivia	Bono Contra el Hambre (Anti- Hunger Grant)	Resident Bolivians over the age of 18 that receive the Bono Juana Azurduy, Bono de Indigencia or Bono Universal; with moderate, severe or very severe disabilities registered in the Sistema de Información de Registro Único Nacional de Personas con Discapacidad (Information System of the Unique National Registry Programme for People with Disabilities, SIPRUNPCD), or independent workers insured in the Sistema Integral de Pensiones (Comprehensive Pension System).	4,175,000	I	36%	1
Brazil	Auxílio Emergencial (Emergency Aid)	Workers over the age of 18 (except adolescent mothers) without formal employment who do not receive social insurance or assistance benefits (except <i>Bolsa</i> <i>Família</i>), with a monthly family income below three minimum wages or a per capita income below half a minimum wage.	130,000,000	l (up to 2 members per family)	62%	g
Chile	Ingreso Familiar de Emergencia	Households in the <i>Registro</i> <i>Social de Hogares</i> (Social Household Registry, RSH) that do not receive formal income or whose income is mainly informal, or that receive the <i>Pensión Básica</i> <i>Solidaria de Vejez</i> (Basic Solidarity Old-Age Pension, PBSV), <i>Pensión</i> <i>Básica Solidaria de Invalidez</i> (Basic Solidarity Disability Pension, PBSI), <i>Aporte Previsional Solidario</i> <i>de Vejez</i> (Old-Age Solidarity Pension Contribution, APSV) or <i>Aporte</i> <i>Previsional Solidario de Invalidez</i> (Disability Solidarity Pension Contribution, APSI).	7,664,163	I	40%	6
Chile	Bono Covid Navidad (COVID Christmas Bonus)	Households that received the 6th payment of IFE.	3,350,506	Н	54%	1
Chile	<i>Bono de Emergencia COVID-19</i> (COVID-19 Emergency Grant)	People with Subsidio Único Familiar (Single Family Subsidy, SUF), families belonging to the Subsistema de Seguridades y Oportunidades (Securities and Opportunities Subsystem, SSy00) and households within the most vulnerable 60%, according to the RSH.	1,500,000	I	24%	1

Country	Programme	Eligibility criteria	Number of beneficiaries of the new programme	Coverage refers to (I) individuals or (H) households/ families	Coverage (% of total population)	Number of payments (in 2020)
Colombia	Programa Ingreso Solidario (Solidarity Income programme)	Households in poverty and economic vulnerability that do not receive Familias en Acción (Families in Action), Jóvenes en Acción (Youth in Action), Compensación del IVA (VAT Compensation), or Colombia Mayor.	3,000,000	Н	19%	9
Colombia	Financial compensation subsidised regime	Affiliates of the subsidised regime with confirmed COVID-19.	6,582	Н	0.04%	1
Costa Rica	<i>Subsidio del</i> IMAS (IMAS Subsidy)	Subsidy of the Instituto Mixto de Ayuda Social (Mixed Institute of Social Assistance, IMAS) for families with minors, older adults, people with disabilities, female head of household, or in poverty that are not covered by social programmes.	33,330	Н	2%	3
Dominica	Social Cash Transfers Assistance Programme	Beneficiaries of the Public Assistance Programme (PAP), older adults or people with disabilities who are not registered in PAP and do not receive financial aid, and fisherfolks and fish sellers and small crafts producers and sellers.	3,000	I	11%	2
Dominican Republic	<i>Programa Quédate en Casa</i> (Stay at Home programme)	Poor households that have the Progresando con Solidaridad (Progressing with Solidarity) card.	1,588,351	Н	52%	9
Ecuador	Bono de contingencia (Contingency grant)	Affiliates without employment contracts whose income is below one minimum wage, affiliates of Seguro Social Campesino (Peasant Social Insurance) and affiliates of Trabajo No Remunerado en el Hogar (Unpaid Work at Home, except if they have social insurance).	950,000	I	39%	2
Ecuador	Bono de Apoyo Nutricional (Nutritional Support Grant)	Households in poverty, extreme poverty and vulnerability, users of services from <i>Centros de Desarrollo</i> <i>Infantil</i> (Children Development Centres), <i>Creciendo con Nuestros</i> <i>Hijos</i> (Growing Up with our Children, CNH) and <i>Circulos de Cuidado,</i> <i>Recreación y Aprendizaje</i> (Circles of Care, Recreation and Learning, CCRA) in the cantons with the highest level of COVID-19 infection.	7,913	Н	0.2%	1
El Salvador	Bono de compensación 300 (Compensation grant 300)	People without employment ties or permanent income who have been financially affected by the pandemic.	1,300,000	Н	83%	1
Guatemala	<i>Bono Familia de Q1 mil</i> (1,000 Quetzal Family Grant)	Households with a monthly electricity consumption below 200kWh.	2,653,000	Н	77%	3

Country	Programme	Eligibility criteria	Number of beneficiaries of the new programme	Coverage refers to (I) individuals or (H) households/ families	Coverage (% of total population)	Number of payments (in 2020)
Guyana	COVID-19 Relief Cash Grant	All the primary households in the country (other families in the same household may be considered as future candidates).	153,000	Н	74%	1
Haiti	Transfert en espèces unique (One-off Cash Transfer)	Vulnerable families.	1,500,000	Ι	57%	1
Honduras	<i>Bono Único</i> (One-time Grant)	Independent or self-employed workers without social insurance and with reduced income or unemployed; or people who are considered to be affected by the pandemic; or people over 18 years of age living in socially and economically vulnerable households.	70,000	Ι	3%	1
Jamaica	The COVID Compassionate Grant	People with a valid Taxpayer Registration Number (TRN) and without formal employment who do not receive benefits from the CARE programme, except COVID-19 PATH Grant.	361,614	Ι	38%	1
Montserrat	COVID-19 Social Benefit Support	People who lost their jobs/income after 27 March, or who were already unemployed before this date (over the age of 18).	1,000	I	40%	3
Panama	Bono Solidario del Plan Solidario (Solidarity Grant from the Solidarity Plan)	People in multidimensional poverty living in areas of difficult access or engaged in economic activities on their own account, or vulnerable families.	442,323	I	39%	9
Paraguay	Programa Pytyvõ (Pytyvõ programme)	Informal workers who work in family agriculture and those who are self-employed or domestic workers; or dependent workers employed by MSMEs.	1,200,000	I	78%	5
Paraguay	Programa Seguridad Alimentaria Ñangareko (Ñangareko Food Security Programme)	The most vulnerable people and informal workers without <i>Registro</i> <i>Único del Contribuyente</i> (Unique Taxpayer Registry, RUC) number or social insurance who are not beneficiaries of a social programme.	330,000	Н	22%	1
Peru	Bono Familiar Universal (Universal Family Grant)	Households in poverty and extreme poverty according to the Sistema de Focalización de Hogares (Household Targeting System, SISFOH), beneficiaries of <i>JUNTOS</i> (TOGETHER), <i>Pensión</i> 65 (Pension 65) or CONTIGO (WITH YOU), or who do not appear in private payrolls or in the <i>Aplicativo</i> <i>Informático para el Registro</i> <i>Centralizado de Planillas y de Datos</i> <i>de los Recursos Humanos del Sector</i> <i>Público</i> (Software Application for the Centralized Registry of Payroll and Data on Public Sector Human Resources, AIRHSP).	8,400,000	Ι	78%	2

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Country	Programme	Eligibility criteria	Number of beneficiaries of the new programme	Coverage refers to (I) individuals or (H) households/ families	Coverage (% of total population)	Number of payments (in 2020)
Peru	Bono Yo Me Quedo en Casa (I Stay at Home Grant)	Households in poverty or extreme poverty according to SISFOH that are in geographical areas with the highest health vulnerability.	2,700,000	Н	25%	2
Peru	<i>Bono Rural</i> (Rural Grant)	Households from the agricultural sector who are living in poverty or extreme poverty according to SISFOH.	1,980,000	Н	18%	1
Peru	Bono Independiente (Grant for Independent Workers)	Households with independent workers in economic vulnerability.	780,000	Н	7%	1
Uruguay	Canasta de Emergencia Alimentaria (Emergency Food Basket)	People over the age of 18 with ta de Uruguayan identity card who are encia unemployed, are not registered as ntaria workers in the Banco de Previsión gency Social (Social Provision Bank, BPS)		I	9%	2

Notes: The amounts of the value in local currency correspond to the maximum monthly amount of the benefit. The amounts in USD PPP correspond to the conversion of the local currency in 2020 values to international dollars according to the purchasing power parity (PPP). The calculation of the % is based on the World Bank monthly average household income (MAHI-TP and MAHI-20%P) or on the most recent household surveys available. The amount of the IFE grant in Chile corresponds to the average amount per family. Single mothers received double the amount of *Auxilio Emergencial* in Brazil in 2020. In Montserrat, households classified as single households received amounts of JMD900 through the COVID-19 Social Benefit Support: Unemployment Benefit, while other types of households received amounts of JMD1,800.

Source: Prepared by the authors based on information collected by IPC-IG (IPC-IG, 2021).

Table 2. Adequacy of the temporary emergency cash transfer programmes in LAC

Country	Name of the programme	Monthly value of the grant (local currency)	Monthly value of the grant (USD PPP)	% of monthly average family income	% of monthly income of the poorest 20%	Number of payments	Total amount (value x number of payments) in USD PPP
Argentina	Ingreso Familiar de Emergencia (IFE)	ARS10,000	391.46	17.82%	44.14%	3	1,174.38
Barbados	Vulnerable Family Survival Programme	BBD600	241.58	Not available	Not available	3	724.74
	Bono Familia	B0B500	191.04	11.28%	44.68%	1	191.04
D I	Canasta Familiar	B0B400	152.84	9.02%	35.74%	1	152.84
Bolivia	Bono Universal	B0B500	191.04	11.28%	44.68%	1	191.04
	Bono Contra el Hambre	B0B1,000	382.09	22.56%	89.36%	1	382.09
Brazil	Auxílio Emergencial	BRL600, later BRL300	248.49, later 124.24	14.57%, later 7.29%	62.94%, later 31.47%	5+4=9	1,739.41
	Ingreso Familiar de Emergencia (IFE)	CLP100,000	207.21	18.05%	57.96%	6	1,243.26
Chile	Bono Covid Navidad	CLP25,000/	51.80/	2.34%/	7.5%/	1	51.80/
	bono covia navidad	CLP55,000	113.97	5.14%	16.5%	T	113.97
	COVID-19 Emergency Grant	CLP50,000	103.61	4.67%	15%	1	103.61

Country	Name of the programme	Monthly value of the grant (local currency)	Monthly value of the grant (USD PPP)	% of monthly average family income	% of monthly income of the poorest 20%	Number of payments	Total amount (value x number of payments) in USD PPP
Colombia	Programa Ingreso Solidario	COP160,000	108.85	8.18%	42.7%	9	979.65
Colombia	Financial compensation subsidised regime	COP204,000	138.78	10.43%	54.44%	1	138.78
Costa Rica	Subsidio del IMAS	CRC125,000	336.04	6.33%	29.78%	3	1,008.12
Dominica	Social Cash Transfers Assistance Programme	XCD450	246.28	Not available	Not available	2	492.56
Dominican Republic	Programa Quédate en Casa	DOP5,000	201.64	4.23%	Not available	9	1,814.76
Ecuador	Bono de contingencia — Bono de Protección Familiar por la Emergencia (Emergency Family Protection Grant)	USD120	219.43	14.54%	42.91%	2	438.86
	Bono de Apoyo Nutricional	USD240	438.85	29.07%	85.83%	1	438.85
El Salvador	Bono de compensación 300	USD300	603.87	22.03%	73.92%	1	603.87
Guatemala	Bono Familia de Q1 mil	GTQ1,000, later GTQ250	217.89, later 54.47	7.15%, later 1.79%	Not available	2+1=3	490.25
Guyana	COVID-19 Relief Cash Grant	GYD25,000	218.34	Not available	Not available	1	218.34
Haiti	Transfert en espèces unique	HTG3,072	70.46	12.6%	Not available	1	70.46
Honduras	Bono Único	HNL2,000	175.18	9.15	61.75%	1	175.18
Jamaica	The COVID Compassionate Grant	JMD10,000	135.97	5.41%	Not available	1	135.97
Montserrat	COVID-19 Social Benefit Support	JMD900/ JMD1,800	439.98/ 879.96	Not available	Not available	3	1,319.94/ 2,639.88
Panama	Bono Solidario del Plan Panamá Solidario	USD80, later USD100	164.60, later 205.75	1.77%, later 2.21%	10.08%, later 12.6%	3+6=9	1,728.30
	Pytyvõ	PYG548,210	209.19	4.39%	Not available	5	1,045.95
Paraguay	Programa Seguridad Alimentaria Ñangareko	PYG500,000	190.80	4.01%	Not available	1	190.80
	Bono Familiar Universal	PEN760	403.11	26.78%	178.43%	2	806.22
Demu	Bono Yo Me Quedo en Casa	PEN380	201.56	13.39%	89.22%	2	403.11
Peru	Bono Rural	PEN760	403.11	26.78%	178.43%	1	403.11
	Bono Independiente	PEN380	201.56	13.39%	89.22%	2	403.11
Uruguay	Canasta de Emergencia Alimentaria	UYU1,200	42.54	1.75%	3.59%	2	85.08

Notes: The amounts of the value in local currency correspond to the maximum monthly amount of the benefit. The amounts in USD PPP correspond to the conversion of the local currency in 2020 values to international dollars according to the purchasing power parity (PPP). The calculation of the per cent is based on the World Bank monthly average household income (MAHI-TP y MAHI-20%P) or on the most recent household surveys available. The amount of the IFE grant in Chile corresponds to the average amount per family. Single mothers received double the amount of *Auxilio Emergencial* in Brazil in 2020. In Montserrat, households classified as single households received amounts of JMD900 through the COVID-19 Social Benefit Support: Unemployment Benefit, while other types of households received amounts of JMD1,800.

Source: Prepared by the authors based on information collected by IPC-IG (IPC-IG, 2021).

When coverage and duration are taken in account, the case of Brazil stands out as it reached 61.5 per cent of the population through *Auxílio Emergencial*, including the *Bolsa Família* beneficiaries (19.2 million) and other eligible groups, such as informal workers and mother who are heads of households (48.2 million), with nine monthly payments in 2020. The value of these payments decreased from the fourth month onwards. Meanwhile, in Colombia

(*Ingreso Solidario*) with a coverage of 19 per cent, in the Dominican Republic (*Quédate en Casa*) of 52 per cent, and in Panama (*Bono Solidario del Plan Solidario*) of about 39 per cent, the benefits were delivered at least nine times until December 2020. In all three countries, the programmes were extended without interruption until April (Dominican Republic) and June (Colombia and Panama) 2021. It is worth noting the coverage of the *Ingreso Familiar de Emergencia* in Argentina,¹⁰ which made three deliveries in 2020 and benefited 59% of the population.

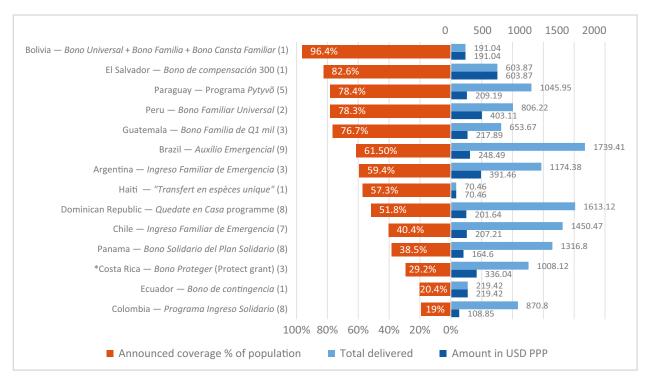


Figure 3. Temporary emergency cash transfer programmes in response to COVID-19, by country, announced coverage and total amount of the benefit (selected programmes), in 2020

Notes: The amounts of the value in local currency correspond to the maximum monthly amount of the benefit. The amounts correspond to the conversion of the local currency in 2020 values to international dollars according to the purchasing power parity (PPP) and they refer to each disbursement expressed in the highest possible value in the series of transfers per family. In the case of Chile, the amount corresponds to the average value per family. In the number (#) of payments of the benefits, each is identified with particularities and differences relating to the duration of the programme in months and the frequency. Regarding the methodology, the individuals are reported as direct programme beneficiaries (except it is expressly indicated in the source that the figure includes direct and indirect beneficiaries). For the case of beneficiaries reported in number of households, it was considered that each household receives one benefit. In this sense, the calculation of the % of the population covered is based on the total of the population according to the World Bank (2019) and of the number of people per household is based on the most recent surveys available. In some cases, the total of beneficiaries refers to the highest number of beneficiaries reported while the transfer was offered. The total of the covered population includes horizontal and vertical expansions in some cases, such as Argentina, Brazil and the Dominican Republic. Brazil: the total number of beneficiaries is 130 million people, comprising 40 million families, which was calculated according to the methodology proposed by Ferreira de Souza and others (2020). Bolivia: while the *Bono Universal* and *Bono Familia* both pay amounts of USD PPP191.04, *Canasta Familiar* pays amounts of USD PPP152.84, so part of the covered population receives a little less than what this graph suggests. Chile: *Bono Covid Navidad* was considered as the seventh payment of the *Ingreso Familiar de Emergencia*.

Source: Prepared by the authors based on information collected by IPC-IG (IPC-IG, 2021).

As the crisis and needs continued, many of the payment schemes designed for temporary transfers turned out to be insufficient, including some with the largest coverage. When the adequacy of transfers is analysed in the light of the monthly household income, it is observed that some programmes could not satisfy the basic needs of

^{10.} In the case of Argentina, the Ingreso Familiar de Emergencia (IFE) programme benefited 8.9 million people, 6.5 million of whom did not receive *Asignación Universal por Hijo* (AUH). The programme had a coverage of 59.41 per cent of the population. Information available at: <http://observatorio.anses.gob.ar/archivos/documentos/Boletin%20IFE%20I-2020.pdf>.

the families. As shown in Table 2, the adequacy of the grants was low in general and ranged between 1 and 29 per cent of the average household income. The countries whose programmes presented greater adequacy, such as Ecuador (29.08 per cent), Chile (28.03 per cent) and Peru (26.78 per cent), did not manage to cover 30 per cent of the average household income. The adequacy of the transfer is more significant for the average income or consumption of the poorest population in Peru, where the amount of the *Bono Universal* exceeds 178 per cent of the average income. In Chile, IFE represents 89.9 per cent and, in Ecuador, the *Bono de Contingencia* is equivalent to 85.82 per cent. However, due to the prolonged crisis, the limitations in the amount and duration of the cash transfers became more evident.

In order to guarantee an effective social protection response, it is necessary for the programmes to have an adequate coverage and adequacy; but this was not always the case, as can be seen in Figure 3. For example, despite its high coverage, the programme implemented in Bolivia transferred a low amount, which resulted in insufficient protection.

Despite that, the social protection response to the pandemic generated important changes in the coverage of assistance programmes, particularly in countries that had transfer programmes with low coverage. This is the case of Guatemala, which reached about 2 million households with the creation of *Bono Familia*, an equivalent to 76.7 per cent of the population. Before the pandemic, its main conditional cash transfer programme, *Bono Social* (Social Grant), benefited 3.3 per cent of the population (112,000 families).¹¹

In addition, over the more than nine months since the creation of the programmes, there have been changes in the announced and effective coverages. Beneficiary groups have been expanded (as in Paraguay, Colombia and Chile) and eligibility requirements have been adapted (as in Argentina and Peru). These adjustments extended the transfers to more sectors of the population whose autonomous income was being rapidly and significantly reduced by the pandemic. In some cases, the coverage was expanded by including new groups that were eligible for the grants and by mobilising budgetary resources. In at least three countries, there was a second version of the programmes, for example *Pytyvõ* in Paraguay, *Ingreso Familiar de Emergencia* (IFE) in Chile, *Bono de Contingencia* in Ecuador and *Auxílio Emergencial* in Brazil. Except in Brazil, the second versions increased their coverage by updating the lists of beneficiaries. In Paraguay, during the second version of *Pytyvõ*, the programme was expanded to workers who were laid off due to the pandemic and who had contributed to social insurance. In Chile, informal and formal workers whose income was below a certain level were included and, in Ecuador, *Bono de Contingencia* (consisting in a one-off payment) added 550,000 vulnerable families to the 400,000 beneficiaries that had already received the grant in the first phase.¹²

At the onset of the emergency, the cash transfers created to respond to the socioeconomic effects of the pandemic were mainly targeted at those groups that were not part of the regular programmes. As the crisis continued, and although temporary vertical expansions were carried out (increase in the amount of the grants or additional payments), the regular beneficiaries of conditional transfer programmes for families with children and of social pensions became part of the list of those eligible for emergency grants, thus integrating them under the COVID-19 support. This was the case of *Asignación Universal por Hijo* in Argentina, which added its regular beneficiaries to IFE payments. In the case of Peru, at the beginning of the response, the beneficiaries of the conditional transfer programme *Juntos* received only one advance delivery of regular payments, but with the creation of temporary transfers, the most vulnerable beneficiaries received two payments of the *Bono Universal*. In Brazil, on the other hand, the beneficiaries of the *Bolsa Família* programme that began to receive *Auxílio Emergencial* were only paid the programme with the highest amount¹³ (Bartholo et al., 2020).

^{11.} Databases of non-contributory social protection programmes in Latin America and the Caribbean. Conditional transfer programmes: *Bono Social* in Guatemala. Available at: https://dds.cepal.org/bpsnc/programa?id=56>.

^{12.} Executive Decree No. 2026 of the Republic of Ecuador.

^{13.} For 95 per cent of the beneficiary families of Bolsa Familia (PBF), the amount of the emergency programme was higher than that of PBF.

When the scope of these measures and the expansion of the coverage of social protection systems are analysed as a whole, including social assistance, social insurance and labour market measures (see Annex), there are some elements to be highlighted in some countries:

- Argentina: the social protection system was expanded to a total of about 10 million people, including about four million workers who benefited from the social insurance and labour market measures (9 per cent of the population). The other six million people are IFE beneficiaries who were not covered by AUH or AUE (43 per cent of the country's population, including direct and indirect beneficiaries).
- Brazil: through the increase in coverage of *Bolsa Família* and the implementation of *Auxílio Emergencial*, about 27 million low-income households without formal employment started to receive cash transfers during 2020, which represented 41 per cent of the population. The labour market measures also benefited about 10 million workers (5 per cent of the country's population). The government increased social protection to about 46 per cent of its population with the emergency measures implemented.
- Chile: Red de Protección Social (Social Protection Network), which includes a solidarity pillar (vulnerable elders), economic and social plans (Chilean workers with unemployment insurance), Bono COVID-19 (vulnerable people) and Ingreso Familiar de Emergencia (vulnerable people and informal workers), benefits nearly 10 million Chileans more than before the pandemic, that is, 53 per cent of the population (IPC-IG, 2021).
- Colombia: the *Ingreso Solidario* programme went from 2.6 million beneficiaries announced at the onset of the emergency to 3 million, including a new vulnerable population: formal workers with suspended contracts. In this way, the offer of cash transfers to households was doubled in relation to the 2.5 million families covered by its main cash transfer programme (*Familias en Acción*).
- Peru: with the combination of the four emergency grants provided by the government, it was possible to expand the coverage of the social protection system to new vulnerable groups. The second *Bono Familiar Universal* targeted all the beneficiaries of these grants, nearly 8 million households (72 per cent of the population) and included rural, urban, self-employed or SISFOH registered households that did not receive social cash benefits.

According to ECLAC (2021b), the region's emergency cash and in-kind transfer programmes in response to COVID-19 managed to cover, on average, 49.4 per cent of the people in LAC, which represents an increase of 30.9 percentage points compared to the 18.5 per cent of the population who lived in households receiving conditional transfer programmes before the pandemic. In regional terms, the monthly average amount of the emergency cash transfer programmes was of USD PPP 202.13,¹⁴ which represented on average 11.82 per cent¹⁵ of the average household income in the LAC countries.

Although 2021 started with the approval and beginning of vaccination campaigns as well as the implementation of gradual deconfinement measures, a second wave of the pandemic forced countries like Peru to add a third payment of temporary grants. At the time of writing of this report, only four countries had announced that the emergency cash transfers which started in 2020 would continue in 2021. Colombia and Panama extended the *Ingreso Solidario* and *Plan Solidario* programmes until June 2021. Chile, with

^{14.} This amount was calculated based on the monthly amount in USD PPP of the 40 emergency grants appearing in Table 2.

^{15.} This value was calculated based on the information available on the percentage of the median family income that each of the 28 emergency grants in Table 2 represented.

the 2021 Budget Law, gave continuity to the cash transfers with modifications in the design of the IFE programme. The Dominican Republic extended the *Quédate en Casa* programme until April, thus completing a year since its implementation.¹⁶ Argentina approved an extraordinary reinforcement of ARS 15,000 for the beneficiaries of AUH/AUE and family allowances in Buenos Aires. Brazil, one of the countries that offered the grant for the longest time in 2020, approved a second version of *Auxílio Emergencial* in March 2021 for a period of four months. Among the modifications to the transfers, the lower number of direct beneficiaries (45.6 million) stands out when compared to those who received the first version (68 million). The amounts of the transfers were also reduced from BRL 600 (USD 248.49) to BRL 150 (USD 62.12) for single people, BRL 250 (USD 103.54) for couples and BRL 375 (USD 155.31) for female heads of households (before this group received BRL 1,200 – USD 496.98).¹⁷

The social protection response to the pandemic revealed both the limitations in the coverage of regular social assistance programmes and the need to create strategies to overcome them. Although cash transfers were adopted on a temporary basis, their analysis is essential for a broader debate about the possibilities of the countries in the region to expand the effective coverage of their national systems. The countries may benefit from the innovations created in 2020 to deal with the emergency in the medium and long term and use the lessons learnt from the COVID-19 crisis as a tool to make their systems more comprehensive and effective. Some countries are currently discussing the permanent implementation of the new cash transfer programmes while others took up old debates on the need to implement a universal basic income, not only as a measure that contributes to economic reactivation, but also as a way of reducing inequality.

Considerations for vulnerable groups

Poor families and vulnerable groups, such as the elderly and people with disabilities (who are often living in poverty), were mainly covered by regular programmes, including conditional and unconditional cash transfers and social pensions adapted as part of the response to the pandemic. Due to the inherent vulnerability of their condition, coupled with the socioeconomic effects of the crisis, additional measures that increased or facilitated access to the temporary support were implemented in several cases.

• Children and adolescents living in poverty. The socioeconomic impact on families led the governments to adapt pre-existing cash transfers for families with children and to put in place additional measures for their protection. In LAC, there were adjustments in the implementation of more than 12 conditional cash transfer programmes in 10 countries, in many of which health and education conditionalities were suspended to facilitate access to social protection during periods of closure or limitation in the offer of social services. Likewise, school feeding programmes in more than 21 countries continued to provide rations and food for children and their families, and it was also possible to see that unconditional emergency cash and in-kind transfers were part of the more than 40 programmes used to protect poor and vulnerable families, which obviously includes children and adolescents (IPC-IG, 2021). These aids, however, were temporary and in many cases, they did not address the conditions of some particularly vulnerable groups, such as the migrant population, including children and adolescents. During the recovery period and in the face of the devastating economic effects, it will be important for the countries to protect the investment in the social protection of children, adolescents and their families (ECLAC and UNICEF, 2020).

^{16.} Colombia: Presidential Announcement; Chile: Budget Law 2021; Panama: Press Release and Dominican Republic: Press Release.

^{17.} Additionally, only one member of each family may be a beneficiary if their per capita income is below half minimum salary (BRL500-USD207.07). Source: Provisional Measure No. 1039, of 18 March 2021. Values in dollars calculated according to the purchasing power parity (PPP) with the local currency in 2020 values converted to international dollars.

Box 2. Temporary emergency transfer programmes targeting families with children and adolescents

Barbados — Vulnerable Family Survival Programme

Monthly cash transfer of BBD600 offered for three months to the most vulnerable families who lost their income due to the COVID-19 pandemic. Among the beneficiaries, there are registered in the Household Mitigation Unit, who lost their jobs in the public sector, or who are identified as the most vulnerable in each community by social service agencies, and households in financial need with more than four children under the age of 21 (Austin, 2020).

Bolivia — Bono Familia

One-time cash transfer of BOB500 granted to children at the *Nivel de Educación Primaria Comunitaria Vocacional de las Unidades Educativas Fiscales y de Convenio del Subsistema de Educación Regular* (Primary Level of Vocational Community Education in the Fiscal and in Agreement Educational Units of the Regular Education Subsystem), one of the largest and most vulnerable groups in the country. In April 2020, the grant was expanded to students with disabilities and to private schools and alternative education (Supreme Decree No. 4197).

Costa Rica — Subsidio del IMAS

Cash transfer of CRC125,000 for families in a situation of poverty that were not covered by other State programmes; it was delivered twice. The beneficiaries should accumulate the following characteristics among their members: female head of household, older adults, people with disabilities and minors (IMAS, 2020).

Ecuador — Bono de Apoyo Nutricional

Cash transfer of 240 dollars offered to the most vulnerable population affected by the impacts of the COVID-19 pandemic so that they can purchase food. The beneficiary households are those in poverty, extreme poverty and vulnerability and users of the services of *Centros de Desarrollo Infantil* (offered to children between 1 and 3 years of age), *Creciendo con Nuestros Hijos* (CNH) (children under the age of 3 and pregnant women) and *Círculos de Cuidado, Recreación y Aprendizaje* (CCRA) of the *Ministerio de Inclusión Económica y Social* (Ministry of Social and Economic Inclusion, MIES) (Executive Decree No. 1157).

- Women. Gender-sensitive measures were also an important part of the responses to the pandemic in the region (UN, 2020). According to the UNDP and UN Women COVID-19 Global Gender Response Tracker, LAC displayed a wide array of gender-sensitive adaptations. Among the social protection and labour market policies adopted by 42 countries in the region, 22 per cent were gender-sensitive as they intended to strengthen the economic security of women and address the responsibility for unpaid domestic employment (UNDP-UN Women, 2020). Likewise, national and local governments implemented family and psychosocial support services due to the high number of cases of violence against women and girls reported during the emergency (World Bank, 2020).
- **Migrants.** Given the migratory flows in South America and Central America, the situation and coverage of the migrant and refugee population during the response are also relevant in the region. More than 4.3 million Venezuelan migrants saw their income severely affected by the socioeconomic crisis faced by host countries, which made it difficult for them to cover their basic needs or send remittances. With no or limited access to social protection systems, mostly due to legal or administrative restrictions, millions of Venezuelan families have been excluded from the measures adopted by the governments in the region. There are cases, such as Argentina (*Ingreso Familiar de Emergencia*), Brazil (*Auxílio Emergencia*), Colombia (*Ingreso Solidario*), Guyana (Shock Responsive Cash Grant) and Chile (*Ingreso Familias de Emergencia* and *Bono COVID-19*), in which temporary transfer programmes benefited a small proportion of Venezuelan migrants and refugees. The previous edition of this series of Technical Notes analyses the access of the refugee and migrant population in LAC to social protection measures in response to the pandemic (IPC-IG et al., 2021).

Box 3. Examples of gender-sensitive measures in LAC

Gender-sensitive measures are those that try to directly address the risks and challenges faced by women and girls because of the pandemic, such as the higher incidence of poverty, unequal distribution of unpaid work, gender-based violence, early marriages, loss of income, difficulty in the access to essential services, and teenage pregnancies (UNICEF, 2020). They include social protection, labour market and political economy measures (UNDP-UN Women 2020). Some examples that stand out are the following:

Argentina — Campaña Nacional Cuidar en Igualdad (Care in Equality National Campaign): Within the framework of this campaign, the *Ministerio de las Mujeres, Géneros y Diversidad* (Ministry of Women, Gender and Diversity) promoted the improvement and expansion of public care policies given the unequal distribution of care tasks and their increase resulting from the health emergency during the COVID-19 crisis. This framework included an interministerial committee on care policies and the implementation of provincial rounds of intrasectoral exchange and reflection. The spaces known as Territorial Care Parliaments are for the dialogue between care providers, users and political leaders about local strategies regarding care; local needs and demands; and awareness, development and promotion of actions to reverse the current feminisation of the social organization of care.

Brazil — *Auxílio Emergencial* (Emergency Aid): This is an emergency cash transfer programme that grants BRL600 to its beneficiaries (adults without formal employment and with low income). However, if the beneficiary is a single mother, she receives twice the amount of the benefit (BRL1,200). Adolescent mothers between 12 and 17 years of age are also entitled to the benefit, unlike other minors under the age of 18.

Chile — **Programa de Apoyo a la Reactivación - PAR Impulsa (PAR Impulsa Reactivation Support Programme):** This labour market programme has a focus on entrepreneurships and SMEs led by women. Through the programme, female entrepreneurs and SMEs led by women can access subsidies to reactivate, reconvert or digitise their businesses. This call seeks to finance work plans for the development of investment or working capital capacities for these MSMEs. PAR *Impulsa* has the support of resources provided by regional governments and is available in eight regions of the country.

Costa Rica — **Seguro de Salud (Health Insurance)**: The country established that women, including migrant women and those who are not insured, are entitled to the protection of the State and to be assisted by the *Caja Costarricense de Seguro Social* (Costa Rican Social Insurance Fund, CCSS) if they have symptoms of COVID-19 infection.

Guyana — *Programa de Asistencia para el Cuidado infantil* (Child Care Assistance Programme): It is offered free of charge to frontline workers who provide essential services or key public services during the COVID-19 pandemic. The programme will make direct payments to childcare facilities. In the first phase, the programme benefits frontline workers, especially women, including health care professionals, police officers, prison officers, fire service officers, security officers and army officers with children under the age of seven.

Honduras — Protección (Protection): The Instituto Nacional de las Mujeres (National Women's Institute) prepared and disseminated an Action Guide for surviving victims of violence during the COVID-19 emergency, detailing actions in terms of prevention, detection and care for women, children and adolescents.

Source: UNDP-UN Women COVID-19 Global Gender Response Tracker.

• **People with disabilities.** Several temporary cash transfer programmes gave priority to elders and people with disabilities as part of the eligibility criteria. These were the cases of, for example, Argentina (*Ingreso Familiar de Emergencia*), Costa Rica (*Subsidio de Emergencias*) and Brazil (*Auxílio Emergencial*). In at least ten countries in the region, elders and people with disabilities also received advance and increased payments of social pensions. However, the scant information does not allow us to know the precise effective coverage achieved by this group.

Box 4. Response for people with disabilities

The pandemic deepened the inequality experienced by people with disabilities, which is linked to overrepresentation among poor households and to social, educational and employment exclusion (Meresman and Ullmann, 2020). Even though several governments in the region considered people with disabilities as eligible groups for the temporary cash transfers, the policies adopted in response to the socioeconomic effects of COVID-19 were not particularly sensitive to the needs of people with disabilities or did not manage to translate the recommendations into an effective implementation of the measures. Two of the most critical aspects that governments failed to pay careful attention to be the lack of protection experienced by people with disabilities living in care institutions and the little consideration of the additional expenses incurred by families with people with disabilities (Sakellariou et al., 2020). Regarding the access to temporary cash transfers, an ECLAC survey points out that 80 per cent of the people interviewed negatively rated the access to the financial assistance offered during the emergency. The people interviewed mentioned the difficulty in certifying a disability in a context of reduced services and delivery, the reduced access to care services supported by the State, and the decrease in household expenses in therapeutic or pedagogical services as the main challenges faced to realise their right to social protection during COVID-19 (Meresman and Ullmann, 2020).

As good practices, the following stood out: the legislation voted in Peru to protect the rights of people with disabilities during the pandemic; the measures adopted in Argentina and Peru to guarantee access to free telemedicine; and the ease in obtaining or maintaining disability certificates which were necessary to access assistance programmes, such as their automatic renewal in Argentina, self-certification in Peru, or remote registration in Brazil (Sakellariou et al., 2020).

3.2 Innovations in the implementation of assistance programmes in Latin America and the Caribbean

In March 2020, with the onset of the pandemic, the countries in the region announced income protection strategies for the formal sector and the first adaptations, in the form of vertical expansions, of non-contributory cash transfer programmes. They also saw the need to expand the coverage of the social protection system through horizontal expansions of pre-existing programmes and/or the creation of new programmes to cover mainly workers in the informal sector and their families, a vulnerable sector which was not covered by most systems in the region and was severely affected by the socioeconomic effects of the pandemic.

Many existing social protection programmes in LAC had some face-to-face requirement, be it for the identification, selection, registration and/or payment of the benefit. All these processes had to be redesigned to avoid or minimise contact and travel following the COVID-19 protection measures. All the processes of the new transfers had to be designed in a similar fashion, especially those related to the identification and selection of beneficiaries. The use of social registries¹⁸ in countries where these were available allowed them to access updated information about potential beneficiaries and to cross-check data with other administrative records in order to prioritise recipient households of the different emergency measures (Berner and Van Hemelryck, 2020).

However, in most countries, the data or registries available were not enough to identify the most affected households, mainly families of informal workers who were not covered by social protection systems. The limitations in the coverage of social registries led the governments to implement new application methods, mostly through digital channels, such as mobile applications and forms on websites or by email. These interventions were accompanied by innovative

^{18.} Social registries are information systems that support outreach, intake and determination of eligibility of potential beneficiaries of social programmes. It is important to point out that social registries may have different levels of coverage and that they are not only used to conduct proxy means test. Their main objective is to collect information about the population to facilitate the identification and selection of possible beneficiaries of social protection programmes. For further information, see: Leite, P. et al. 2017. "Social Registries for Social Assistance and Beyond: A Guidance Note & Assessment Tool". Social Protection & Labour Discussion Paper No. 1704. World Bank. See: http://documents.worldbank.org/curated/en/698441502095248081/pdf/117971-REVISED-PUBLIC-Discussion-paper-1704.pdf>.

communication strategies to notify beneficiaries, including mobile phone text messages, telephone notifications or inquiries on websites. Likewise, in the payment systems, strategies were created to include the population that was not covered before the crisis and the beneficiaries were offered safe delivery and reception alternatives.

The aim of this section is to review the main innovations used by LAC countries in the implementation of emergency cash transfers, as well as the challenges identified and their relevance in the effective implementation of the measures.

3.2.1 Identification, selection and registration of beneficiaries

Social registries are crucial in the identification of beneficiaries of the countries' social protection programmes, especially of non-contributory benefits. The state of development of these registries varies according to the reality of each country, so they present different interoperability and coverage levels, socioeconomic characterisation instruments and verification mechanisms (Berner and Van Hemelryck, 2020). In the response to the COVID-19 crisis, it has become clear that, due to the characteristics of their design and regardless of their development levels, the existing social registries were not sufficient to identify and determine the eligibility of a large part of the vulnerable sectors, particularly middle-class households and informal workers who were not poor. Due to this gap in the existing information systems, the countries chose to combine different strategies of identification and fast registration of the target population (vulnerable sectors that were not covered by social protection systems).

In the countries with significant coverage of their social registries, it was possible to use the **data of the social registries**, including not only the **beneficiaries of existing transfer programmes** that could benefit from advance payments or the temporary increase in the amount paid, but also the **waiting lists of the programmes or beneficiary lists of other social programmes which also use social registries**. To implement the expansion based on existing information, communication campaigns were carried out inviting households that were part of social registries to check their eligibility, as happened with the *Ingreso Solidario* programme in Colombia. In this case, the *Sistema de Información de Potenciales Beneficiarios de Programas Sociales* (Information System of Potential Beneficiaries of Social Programmes, SISBEN) has a coverage of about 78 per cent of the population and was being updated into its fourth version. Therefore, it was necessary to combine the information of SISBEN III and IV and to cross-check with other administrative records (such as the civil registry, social insurance and the Financial Superintendence of Colombia) to determine the eligibility of households to receive the Ingreso Solidario. In this way, poor and vulnerable households could be identified without the need for new applications and 3.5 million people were added to SISBEN III (Rodríguez et al., 2020).

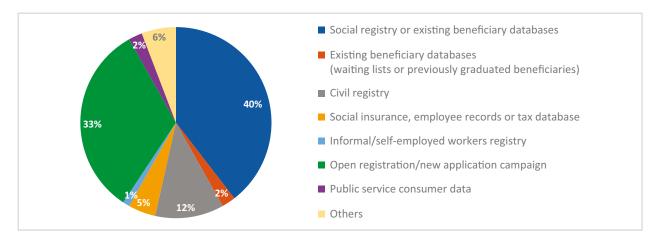


Figure 4. Beneficiary identification and selection mechanisms used by social assistance programmes in LAC

Note: The same intervention/programme may use multiple methods. See Table A.4 in the Annex to identify emergency transfer programmes that have used more than one method of identification and selection of beneficiaries. For the other programmes, see Table A.1. Source: Prepared by the authors based on information collected by IPC-IG (2021).

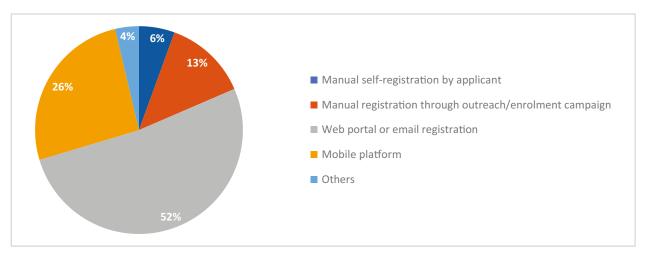


Figure 5. Application mechanisms for new beneficiaries of social assistance programmes in LAC

Note: The same intervention/programme may use multiple methods. See Table A.4 in the Annex to identify emergency transfer programmes that have used more than one method of application of new beneficiaries. For the other programmes, see Table A.1. Source: Prepared by the authors based on information collected by IPC-IG (2021).

Another strategy was to use **data that existed outside social registries**, such as that from **independent workers**, **tax and social insurance records**. These databases were used to identify low-income formal or informal workers who were eligible for temporary transfer programmes and/or to exclude those who already had another type of protection. The information from the tax and social insurance records was used for programmes whose target group was formal workers (Chile), while the registries of self-employed (informal) workers who contribute to the pension system were used in Brazil (*Auxílio Emergencial*) and Bolivia (*Bono contra el Hambre*). Another example of the use of this strategy is the case of the grant for self-employed workers in Peru, for which information from the *Sistema de Focalización de Hogares* (SISFOH) records was cross-checked with that from administrative records in order to exclude formal workers; the informal employment situation was collated with the records of the public and private sector payrolls; and eligibility based on income was verified with information from the *Superintendencia Nacional de Aduanas y de Administración Tributaria* (National Superintendency of *Customs and* Tax Administration, SUNAT) and the *Superintendencia de Banca, Seguros y AFP* (Superintendency of Banking, Insurance and Private Pension Fund Administrators, SBS) (Risso and Randall, 2020).

A third strategy for the selection of new beneficiaries was the **open registration or self-registration**, which was necessary in a context of social registries with low coverage and/or of sudden increase in the demand of social protection benefits. In this way, the governments started application processes intended to reach households that were not regular users of social protection services or were not included in the social registries. In Brazil, for example, despite identifying the beneficiary households through its social registry *Cadastro Único* (*Cad Único*) and the database of independent workers, the government also allowed households that were not registered to apply for *Auxílio Emergencial*. For that, those who were interested had to apply and **enter some data through a mobile application and web portal**. *DataPrev*¹⁹ cross-checked the data received with other official databases from the government, such as social insurance and tax records. When the applicant did not appear in administrative records, the determination of eligibility was done based on a self-declaration. By May 2020, *DataPrev* had determined that 50.5 million people were eligible, of whom 20.5 million were not registered in *Cad Único* (Casalecchi, 2020).

^{19.} Dataprev is a public company that provides Information and Communication Technology solutions for social policies in Brazil. Among other services, it processes the monthly payment of social security benefits and the social security information of the Brazilian *Hacienda Federal* (Federal Revenue Office) and is responsible for the functionalities of the programmes that are run at the workstations of the largest public services network in the country. It stores and manages the National Registry of Social Information (CNIS, in Portuguese) (Dataprev, n.d.).

Programmes like *Auxilio Emergencial*, which opted for processes of **self-registration of potential beneficiaries through a web portal** or by sending background information via **email**, combined these mechanisms with the **use of mobile platforms**, such as institutional WhatsApp accounts or text messages. These digital processes of application also faced challenges such as the limited processing capacity of existing systems when the demand was high and technical problems related to the use of modalities via the Internet or web apps that delayed the delivery of the benefits. Although less frequently, some countries implemented **registration through postal mail** to serve those applicants without Internet access (Brazil, Chile, Colombia and Mexico).

The graphs below show to what extent the countries in the region combined different mechanisms of identification, selection and registration in response to COVID-19. Most countries implemented programmes in which new application processes were opened, mainly through web platforms. In some cases, no application was needed as it was possible to use pre-existing information from social registries to automatically select some or all the beneficiaries. Table A.4. in the Annex shows the emergency transfer programmes in LAC countries classified according to the type of database used for the identification of beneficiaries and the application mechanism required in each case, when applicable.

The countries in the region can be grouped into four categories depending on the relation between the pre-existing coverage of the social protection systems and the mechanisms implemented during the response. The first group includes countries which already had a high coverage of their social registries and in which the use of the registries was enough to cover a large proportion of the population during the pandemic (Argentina, Chile, Peru and the Dominican Republic). In contrast, there is a group of countries in which the percentage of direct and indirect beneficiaries was low although they had information systems that might have facilitated the execution of new programmes and considerable expansions (Colombia, Costa Rica and Uruguay). The third group comprises countries which, despite the low coverage of their social registry, reached a high coverage of the use of social registries with the opening of new registrations on demand, while El Salvador and Guatemala used public service consumer data. Finally, there are countries with low coverage of the population in their social registries, such as Ecuador and Panama, that only resorted to existing records. In the case of Mexico, emergency transfers were not implemented; instead, there were only advance payments of five regular programmes, which explains its low coverage.

	_	Coverage of emergency transfer programmes in response to COVID-19.			
		High	Low		
Coverage of	High	Argentina, Chile, Peru, Dominican Republic	Colombia, Costa Rica and Uruguay		
social registries	Low	Bolivia, Brazil, El Salvador, Guatemala, Haiti, Paraguay	Ecuador, Honduras, Jamaica, Mexico and Panama		

Table 3. Summary of the coverage of social registries and emergency social assistance for COVID-19 in LAC

Note: Countries are considered to have high coverage in their social registries when over 50 per cent of the population is covered by the social registry, and low coverage when it covers below 50 per cent of the population. Regarding the coverage of social assistance programmes in response to COVID-19, it is high in countries where the proportion of direct and indirect beneficiaries is above 50 per cent of the population, and low when it is below that percentage.

Source: Prepared by the authors based on Cejudo, Michel and De los Cobos (2020) and Berner and Van Hemelryck (2020).

In conclusion, even though the use of social registries for the identification and selection of beneficiaries made it possible to reach high coverage during the response to COVID-19 in many cases, in many countries the greater or lesser coverage of the emergency transfers was mainly determined by their ability to complement the information from existing registries with innovative forms of identification and application, frequently open and on demand.

3.2.2 Payments during the pandemic

In the context of the COVID-19 pandemic, the governments had to adapt their payment systems as well. In order to effectively reach new beneficiaries in a context of no or limited face-to-face interaction, they resorted mainly to the digitisation of payment systems through the creation of digital accounts or another type of measure that would not require the recipients to have a bank account, which facilitated the inclusion of people who were unbanked. However, many countries faced challenges in the implementation of remote systems of unified payments and had to combine them with strictly scheduled face-to-face payments to reduce crowding. The digitisation was hampered by the lack of infrastructure to support non-face-to-face payments in remote areas and by the gaps in banking access of the recipients of social assistance programmes.

There are factors that determine the capacity of a system to implement digital payments. Firstly, strong legal frameworks are required for digital transfers, including personal data protection legislation. Not only does this facilitate the safe operationalisation of digital payments, but also guarantees a human rights approach by including the right to privacy. Data protection and privacy is a pending issue in countries like Bolivia, Ecuador and Venezuela, where the current legislation in the matter is weak (SPIAC-B, 2020). In these contexts, the rapid implementation of certain payment mechanisms may represent a risk of lack of protection for the beneficiaries.

Another fundamental factor when innovating in payment systems is the digital inclusion of the target population. One of the structural challenges in LAC is the digital divide that persists within the countries in the region. In LAC, there is a connectivity rate of 78.8 per cent and only 50 per cent of the population has access to broadband connection. In countries like Bolivia, El Salvador and Honduras, the connectivity rates are below 60 per cent. The use of the Internet is mainly concentrated on modes of communication and social bonding, which reduces household digital resilience, that is, the relative virtualisation of activities. Such resilience is higher in Argentina, Chile, Brazil and Colombia, but presents particularly low levels in Bolivia, Ecuador, Honduras, El Salvador, Paraguay and the Dominican Republic. Consequently, there are great limitations to accessing health information, purchasing necessities through electronic commerce, accessing distance education or carrying out bank transactions remotely (CAF, 2020).

Finally, the low access to banking services of the most vulnerable populations may make it difficult to implement non-face-to-face payment systems that normally require deposits in bank accounts or the use of a prepaid card. In other cases, like Honduras, the programmes still depended on in-person events for the delivery of money in cash (Andrade et al., 2020). To serve those who do not have access to remote payment methods, including vulnerable groups who are less familiar with digital mechanisms, many countries offered the possibility of collecting the benefits in cash together with the option of digital payments. Electronic deposits involved, for example, withdrawals of money in cash from bank branches, cash machines or another type of financial institution. Even though attempts were made to minimise crowding on payment days, no country executed the payments exclusively through remote channels.

Table 4 below presents the payment mechanisms used during the response together with the main mechanism of the country's conditional cash transfer programme before the COVID-19 crisis, thus reflecting the innovations in the systems in LAC.

It is evident, regarding the systematisation of payment mechanisms, that in many cases the option of **digital payments** continues to involve some in-person component, which can cause difficulties in times of high demand and when it is necessary to reduce the movement and crowding of people. Argentina, Chile, Colombia, El Salvador, Mexico and Peru used a combination of in-person cash withdrawals and remote payment channels, such as **electronic transfers to bank accounts** and **money transfers using the mobile phone network.** In Brazil, *Auxílio Emergencial* was paid through electronic transfers by creating a **digital savings account directly linked to a mobile application** (*CAIXA TEM*), which was created by the *Caixa Econômica Federal* for all the beneficiaries who did not have a bank account. Despite the innovations, there was a significant proportion of people who chose to go to bank branches, precisely because they were not familiar with remote payment systems.

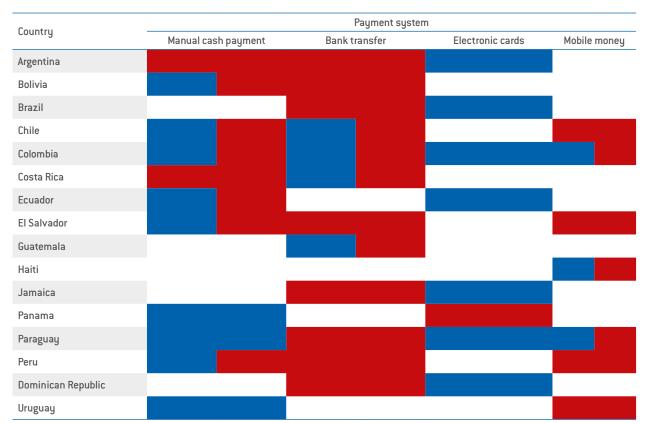


Table 4. Payment system of the largest cash transfer programme before the COVID-19 crisis and payment system of cash transfer programmes in response to COVID-19, by country

Note: The red colour represents the payment mechanisms that were incorporated by the emergency cash transfer programmes implemented by the country in response to COVID-19, which are shown in Table 1. The blue colour represents the payment mechanisms used by the largest conditional cash transfer programme in the country before the COVID-19 crisis, namely: AUH (Argentina), *Bono Juana Azurduy* (Bolivia), *Bolsa Família* (Brazil), *Ingreso Ético Familiar* (Ethical Family Income, Chile), *Familias en Acción* (Colombia), *Avancemos* (Let's Move Forward, Costa Rica), *Bono de Desarrollo Humano* (Human Development Grant, Ecuador), *Comunidades Solidarias* (Solidary Communities, El Salvador), *Bono Social* (Guatemala), *Ti Manman Cheri* (Haiti), PATH (Jamaica), *Red de Oportunidades* (Opportunity Network, Panama), *Tekoporã* (Paraguay), *Juntos* (Peru), *Progresando con Solidaridad* (Dominican Republic) and Asignaciones Familiares del Plan de Equidad (Family Allowances of the Equity Plan, AFAM-PE, Uruguay). Source: Prepared by the authors based on Tejerina and Pizano (2016); ECLAC database (n.d.); and data of the IPC-IG matrix (2021).

The use of **electronic transfers** was also chosen for the main emergency transfer programmes of Guatemala (*Bono Familia 1.000 Quetzales*) and Jamaica (The COVID Compassionate Grant). The Dominican Republic, like Chile and Colombia, executed the payments for independent workers through deposits in bank accounts, and for informal workers who were beneficiaries of the *Quédate en Casa* programme through a smart card (*Progresando con Solidaridad*). Paraguay implemented part of the response through a **mobile phone network** to avoid crowding at payment points. In this case, the *Pytyvõ* programme used an **electronic wallet in mobile phones** which can only be used to purchase medicine, food and non-alcoholic beverages in participating shops. Finally, the transfers of income in Venezuela were delivered through a government application which centralises the social assistance benefits (VeQR) and requires scanning the identity card to activate the reception of money.

The execution of **payments** exclusively **in cash** of social assistance programmes as a response to the effects of the COVID-19 pandemic only occurred in Bolivia and Ecuador. *Bono Universal* and *Bono Familia* of Bolivia were implemented by **scheduling the withdrawal of cash from bank branches** according to the last digit of the identity card, in order to avoid crowding without implementing remote payment channels. Likewise, countries like Argentina, Ecuador, Chile, Costa Rica or Colombia allowed the payment of transfers in cash in the case of non-contributory pensions given the age profile of such population and the scarce time available to carry out information campaigns

that would familiarise them with remote/digital payment methods. For those reasons, payment calendars were created to avoid crowding and contagion.

In conclusion, the payment strategy was double-sided. On the one hand, in-person payments were maintained to facilitate access to the benefits of people who did not have access to remote payment channels or were unbanked. Said physical payments were complemented, with few exceptions, with remote payment modalities, being the most used the deposit in bank accounts. There were also cases in which the payment system was based exclusively on remote modalities, but an in-person alternative was always kept open, and the final decision was made by the recipient. In this way, and in response to the limitations imposed by the prevention measures against COVID-19, the payment options were expanded for the beneficiaries in several countries and, consequently, the number of programmes with multiple payment mechanisms grew. These adaptations present an opportunity to move towards more inclusive payment systems in social protection systems, which would promote the banking and financial inclusion of households in a way that is sensitive to the financial and digital divides that persist in LAC.

4. FINAL REMARKS

- In Latin America and the Caribbean, the response to the socioeconomic crisis resulting from the COVID-19 pandemic has led to a substantial expansion, though temporary, of the coverage of social protection systems. The adaptations to the social assistance, social insurance and labour market programmes used for a year and a half since the crisis started have revealed the possibilities that exist to expand the coverage of national systems permanently, a necessary step to achieve Sustainable Development Goal 1 Target 1.3. The visibility gained by groups which were previously not covered, such as vulnerable informal or self-employed workers, demonstrated the urgent need to adopt mechanisms for their inclusion that would allow the access of more people to the contributory and non-contributory systems or would develop linkages between the two pillars of social protection.
- The social protection systems in the region have shown great flexibility in adapting to the needs that emerged during the pandemic. The implementation of emergency cash transfers at a large scale, fundamentally for the non-contributory component of the social protection systems, has been achieved through: i) the use of regular programmes to offer rapid and immediate relief; ii) vertical expansions of existing cash transfer programmes; and iii) the creation of temporary transfer programmes to increase the coverage of the systems. The programmes implemented underwent modifications over the months in order to include situations unforeseen in their original design, such as the expansion of the list of eligible people or the extension of the coverage period.
- The economic shock caused by the pandemic has been decisive in exposing the vulnerability of the middle sectors and their absence from the beneficiary registries of social protection systems. The fact that the social assistance programmes in the region target extremely vulnerable sectors limits the coverage of social registries and their responsiveness to shocks. Consequently, when the demand for social programmes suddenly increased in 2020, thus exceeding their supply, governments had to innovate to reach the affected population. Two realities explain the limitations presented by the beneficiary registries of the social protection systems before the COVID-19 emergency: the hidden poverty, that is, the existence of eligible people who are not covered by social assistance or security programmes and are not included in social registries; and the "invisible middle class" made up of people who work informally, so they are not covered by social assistance, and whose income is above the cut-off marks for selection, so they are not recipients of social assistance programmes on a regular basis (López-Calva, 2020).
- Social protection systems innovated in their mechanisms of identification and registration of beneficiaries during the response to COVID-19. The expansion of the coverage required flexible operational systems, rapid identification strategies and/or innovative application mechanisms that allowed the selection of new

beneficiaries to the grants. Although most countries used their social registries, the rapid implementation of new programmes was hampered by their outdated information and, in many cases, their relative low coverage of the vulnerable population living above the poverty threshold set to access regular programmes. The application processes for social assistance also faced challenges, such as their limited processing capacity when met by an increased demand for cash transfers.

- The payment systems of cash transfers in LAC were adapted to a scenario of rapid expansion of the coverage and no or reduced physical presence. Most countries chose to digitise payment systems using methods like bank account deposits and mobile money. Even so, the digital divide, the beneficiary population's lack of access to banking services, as well as legal and regulatory matters, did not allow for a total transition to digital payment methods. The solution found was the delivery of emergency transfers through more than one payment method, thus combining digital payments and payments in cash (such as scheduled withdrawals at bank branches to avoid crowding). However, the digital options were strengthened in the context of the crisis, and this represented an opportunity to improve the payment systems of the regular social protection programmes.
- Despite the challenges encountered by the countries in LAC in the identification, registration and payment of the benefits of social protection during the emergency, **the different strategies used to reach more beneficiaries with cash transfers have the potential to improve and expand the protection systems of the region**. Among the innovations in the identification and selection of beneficiaries, the opening of self-registration processes and open registrations, especially through digital platforms, and the cross-checking with other databases, for example civil registries, stood out. Regarding the payment systems, the use of mobile money and the creation of digital accounts allowed for the financial inclusion of the most vulnerable groups and their safe access to social protection benefits.
- The innovations analysed in this report are particularly relevant for the future of social protection in the region
 in the short and long term. During the pandemic, the systems have substantially increased their capacities,
 generating more comprehensive registries and effective mechanisms to reach the vulnerable population.
 In other words, the social protection systems in Latin America have become stronger and shown their
 adaptability in times of crisis or emergency. In the long term, there is the need and possibility to protect the
 population of the region in a more comprehensive and sustained manner, considering the contributory and
 non-contributory sectors as integral parts of social protection systems.

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ANNEX

Table A.1. Social protection programmes in response to the COVID-19 crisis in LAC

	Casial	Turneral			Cov	erage expansion	
Country	Social protection component	Type of response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Anguilla	Labour market	New programme	Temporary Unemployment/ Underemployment Assistance	Financial support offered by the Government to those who are not entitled to the unemployment benefits offered by social insurance, for a period of 3 months.	Open registration	Web portal/ email Mobile application	Bank account
Anguilla	Social insurance	Horizontal expansion	Unemployment Assistance Benefit	Temporary unemployment benefit for qualified unemployed and underemployed workers who contribute to social insurance, for 3 months.	Social insurance or taxes	Web portal/ email Mobile application	Bank account
Anguilla	Social assistance	Operational adaptation	School Feeding Programme	Monthly provision of XCD200 for each child in the school feeding programme, until schools reopen.			
Antigua and Barbuda	Social assistance	New programme	COVID-19 Emergency Food Assistance Programme - Grace Relief	Relief packages with essential food and medicine provided by the Ministry of Social Transformation to vulnerable populations, especially older adults living alone, people with disabilities and unemployed adults with children, during the curfew period in the country.	Open registration	Web portal/ email Mobile application	
Antigua and Barbuda	Social assistance	New programme	Reduction in electricity and fuel costs	Automatic 10% reduction in electricity bills, plus an additional 10% for fisherfolks who pay public and fuel costs on time within the due month, and suspension of disconnections of water and electricity accounts for 6 months.			
Antigua and Barbuda	Social assistance	Operational adaptation	National School Meals Programme	Delivery of food packages to households due to school closures. Packages of dried goods and produce were prepared for distribution to selected vulnerable students and their families.			
Argentina	Social assistance	Vertical expansion	Asignación Universal por Hijo (AUH) and Asignación por Embarazo (AUE)	Additional amount for the beneficiaries of these programmes in March.			
Argentina	Social assistance	Vertical expansion	Pensión Mínima (Minimum Pension)	Extraordinary additional benefit paid only once in April to beneficiaries of non-contributory pensions.			

	Social	Type of	e of		Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Argentina	Social assistance	Vertical expansion	Tarjeta Alimentar (Food Card)	Monetary support involving banking services which is delivered through the distribution of cards to AUH and AUE beneficiaries to be used for the exclusive purchase of food (those who do not have the card receive its value through the AUH and AUE in the form of an additional benefit). In April and December, there was also an extraordinary reinforcement for the programme beneficiaries.			
Argentina	Social assistance	New programme	Ingreso Familiar de Emergencia (IFE)	Extraordinary non-contributory cash benefit for households whose working members (18-65 years old) are not registered (informal) or are taxpayers under the Simplified Tax Regime in the category "social" or the lowest ones A or B, delivered in three instalments from April to November.	Social registries Open registration	Web portal/ email No application needed	Cash payment Bank account
Argentina	Social assistance	Operational adaptation	School canteens	Schools that provided food to vulnerable school-aged children remained open and take-home rations had to be collected by one person per household.			
Argentina	Social insurance	Horizontal and vertical expansion	Subsidio de Contención Familiar (Family Support Subsidy)	Extension of the subsidy to relatives of people who died from coronavirus.	Social registries	Web portal/ email	Bank account
Argentina	Social insurance	Horizontal expansion	COVID-19 is considered an occupational disease	COVID-19 will presumptively be considered a disease of a professional nature, so Occupational Risk Insurers must adapt their coverage so that affected workers receive the corresponding benefits immediately.	Social insurance or taxes	No application needed	Bank account
Argentina	Social insurance	Operational adaptation	Health insurance for the children of insured workers	Children of enrolees of Health Insurance Agents or Prepaid Medicine Entities who have been born as of 20 February 2020 and for whom the identity card process has not been completed are temporarily incorporated only with proof of birth and for a term of up to 45 calendar days after the end date of the period of social, preventive and compulsory isolation.			
Argentina	Social insurance	Operational adaptation	Double severance payments	Nine-month extension of the double severance pay for dismissal.			
Argentina	Social insurance	Vertical expansion and operational adaptation	Unemployment insurance	Deferral of the expiration of unemployment benefits until February 2021 for registered or dependent workers who were dismissed without cause.			

	Social	Type of	Type of Name of the		Coverage expansion			
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Paymen method	
Argentina	Social insurance	New programme	Sick leave and remote work for the public and private sectors	14-day paid leave for those workers who do not work in healthcare; production, distribution and sale of food, hygiene and pharmacy products; among others.	Social insurance or taxes	Others		
Argentina	Social insurance	Vertical expansion and operational adaptation	Contributory pensions - Retirees and pensioners.	In the month of April, an extraordinary additional benefit was granted to retirees and pensioners of the <i>Sistema</i> <i>Integrado Previsional Argentino</i> (Argentine Integrated Social insurance System, SIPA).				
Argentina	Labour market	New programme	Programa ATP (Emergency Assistance Programme for Work and Production)	Compensatory salary allowance, loans for single taxpayers and independent workers, subsidised convertible loans, deferral/reduction of employer contributions, and reimbursement of subsidised convertible loans.	Social insurance or taxes	Web portal/ email	Bank account	
Argentina	Labour market	New programme	Fondo de Garantías Argentino (Argentine Guarantee Fund, FoGAr) (special lines of credit for SMEs)	Line of credit for the total amount of 320,000 million Argentine pesos for MSMEs to pay salaries with a maximum of 24 per month for a year and with a three-month grace period.	Social insurance or taxes	Web portal/ email		
Argentina	Labour market	Horizontal expansion	Programa de Recuperación Productiva (Productive Recovery programme, REPRO) and REPRO II	Programme that provides a fixed monthly wage to workers in companies for a period of up to 12 months, which is intended to complement the salary of their labour category. REPRO II is granted for two months and has a higher amount for the workers.	Social insurance or taxes	Web portal/ email	Bank account	
Aruba	Labour market	New programme	Fondo de Emergencia para la Asistencia Social (Emergency Funds for Social Assistance, FASE)	Relief fund for those who have been laid off or lost their income due to the coronavirus crisis.	Social insurance or taxes	Web portal/ email Mobile application	Bank account	
Bahamas	Labour market	New programme	The Government Unemployment Assistance for COVID-19	Financial support for self- employed workers in the tourism sector who are not employed in any other job and do not have any other source of income from employment, for eight weeks, plus two extensions of 13 weeks.	Open registration	Web portal/ email	Cheque Bank account Mobile money	
Bahamas	Labour market	New programme	COVID-19 Tax Credit & Deferral	It allows qualifying businesses to withhold outstanding business licence fees or VAT receipts up to a maximum of BSD200,000 per month for up to three months.	Social insurance or taxes	Web portal/ email		
Bahamas	Social assistance	Operational adaptation	Disability Allowance & Foster Care Subsistence	People with disabilities under the age of 16, who normally receive their services every two months, receive their April allowance in March. Similar measures were also taken for the people who receive foster care subsistence.				

	Social	Type of			Cov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Bahamas	Social assistance	Operational adaptation	National Lunch Programme	It provides food vouchers to students for two weeks as schools in the whole country remain closed.			
Bahamas	Social assistance	New programme	National Food Distribution Task Force	Public/private group that provides emergency food assistance (with food packages) for vulnerable Bahamians and residents affected by the COVID-19 pandemic.	Open registration	Web portal/ email	
Bahamas	Social assistance	New programme	Emergency Food Assistance	It provides a food voucher to walk- in clients seeking food assistance as a result of the presence of the COVID-19 pandemic in the Bahamas. Later, social assistance providers assess if they should be placed on the Temporary Food Assistance programme, in which they can stay for up to three years.	Open registration	Web portal/ email	
Bahamas	Social assistance	Vertical expansion	Old-Age Pension	Temporary monthly increase in the Old-Age Pension to aid older adults who may be dependent on other family members that are unemployed.			
Barbados	Social assistance	New programme	Barbados Vulnerable Family Survival Programme	Financial support for the 1,500 most vulnerable families in the form of monthly cash transfers, for 3 months.	Social registries Open registration	Mobile platform	Cash payment
Barbados	Social assistance	New programme	Care packages	Distribution of care packages comprising a 14-day supply of basic food and hygiene products to vulnerable people (older adults, people with disabilities and poor people) throughout Barbados.	Social registries	No application needed	
Barbados	Social assistance	Vertical expansion	Benefits paid by the Welfare Department	40% increase in the monthly programmes paid by the Welfare Department			
Barbados	Labour market	New programme	Barbados Wage Subsidy for Small Business Owners	Monthly subsidy per employee of a micro or small business, up to a maximum of 5 employees, for a period of 2 months.	Social insurance or taxes	Web portal/ email	Bank account
Belize	Social assistance	New programme	COVID-19 Food Assistance Programme	Available in closed communities for residents that do not receive assistance from any other food programme. The ministry has partnered with members of the business community, through whom the food is distributed to selected and approved people.	Open registration	Web portal/ email Mobile platform	
Belize	Social assistance	Operational adaptation	School Feeding Programme	Children who received meals under the national school feeding programme will continue to receive food and nutritional support through take-home food rations.			
Belize	Social assistance	Operational adaptation	Non-contributory pensions	Non-contributory pensioners who receive their payments through Atlantic Bank Ltd. can authorise someone to collect the pension on their behalf.			

	Social	Type of			Lov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Belize	Social insurance	Operational adaptation	Contributory pensions	Contributory pensions for the periods 16 March to 12 April and 13 April to 10 May were paid to their beneficiaries in advance on 2 April.			
Belize	Labour market	New programme	The COVID-19 Unemployment Relief Programme	Financial support for workers who have lost their income due to the negative economic impact of COVID-19. The programme consists of two phases (the second opened applications in August 2020) and each phase lasts 12 weeks.	Social insurance or taxes Informal/ self-employed workers registries	Web portal/ email	Electronic card Bank account
Belize	Labour market	New programme	Micro, Small and Medium Enterprise (MSME) Support Programme - Wage subsidies	Wage subsidies to promote employee retention on the condition that these businesses keep their employees' social insurance contributions current.	Social insurance or taxes	Web portal/ email	Bank account
Belize	Labour market	New programme	Micro, Small and Medium Enterprise (MSME) Support Programme - Grants and soft loans	Grants to micro-enterprises and soft loans to approved small and medium-sized enterprises to help them with working capital to prepare for reopening and ramp up production.	Social insurance or taxes Informal/ self-employed workers registries	Web portal/ email	Bank account
Belize	Labour market	New programme	Contingency Emergency Response Component	Financial support for all small male and female farmers registered in the Belize Agriculture Information Management System (BAIMS), regardless of the amount of land and the size of exploitation.	Informal/ self-employed workers registry	No application needed	Electronic card
Belize	Labour market	Operational adaptation	Waiver for Employers' Contribution Payment	Two-month deferral of the contributions paid by entrepreneurs and self-employed workers, as the payments corresponding to March and April had to be made before 31 July.			
Bolivia	Social assistance	New programme	Bono Familia	One-time cash transfer benefit granted to each primary school student.	Others	Manual self- registration	Cash payment
Bolivia	Social assistance	New programme	Canasta Familiar	One-time cash transfer granted to people with disabilities, mothers who are beneficiaries of the Juana Azurduy de Padilla grant and older adults who only receive <i>Renta Dignidad</i> .			
Bolivia	Social assistance	New programme	Bono Universal	One-time economic benefit granted to citizens over the age of 18 who do not receive any income from the State or any salary from the public or private sectors.	Civil registry	No application needed	Cash paymen1
Bolivia	Social assistance	New programme	Bono Contra el Hambre	One-time cash transfer delivered to all Bolivians over the age of 18 who live in the country.	Social registries Social insurance or taxes	No application needed	Cash paymen Bank account
Bolivia	Social assistance	New programme	Payment of electricity, water and gas bills	Payment of the electricity consumption for those families whose bill does not exceed B0B120 and of 50% of water and gas bills for the next three months.			

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	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Bolivia	Social assistance	Operational adaptation	Disability card	Exceptional and temporary authorisation to extend the validity of expired disability cards of people with moderate, severe and very severe disabilities for the payment of the monthly grant.			
Bolivia	Social assistance	Operational adaptation	Renta Dignidad yearly bonus	Advance payment of the <i>Renta Dignidad</i> yearly bonus corresponding to the year 2020 to the beneficiaries of <i>Renta Universal de Vejez</i> (Universal Old-Age Pension).			
Bolivia	Labour market	New programme	Special support programme for micro, small and medium enterprises	Loans for a term of 5 years, with a one-year grace period.	Social insurance or taxes		
Bolivia	Labour market	New programme	Plan de Emergencia de Apoyo al Empleo y la Estabilidad Laboral (Emergency Plan to Support Employment and Labour Stability)	Concessional loans through the financial system per worker, per month, for a maximum of 2 months, to legally constituted companies whose workers are registered in the <i>Sistema</i> <i>Integral de Pensiones</i> .	Social insurance or taxes		Bank account
Bolivia	Labour market	Operational adaptation	Suspension of contributions to Social insurance	Suspension of the deadline for the payment of long-term Social insurance contributions which are due during the <i>Cuarentena</i> <i>Total</i> (Total Quarantine) period. It is extended for 30 more days. The term for making those payments is extended for 30 additional days to what was established.			
Bolivia	Social insurance	New programme	Seguridad Social de Corto Plazo (Short-Term Social insurance)	Annual collective insurance for total and permanent disability or death, for a period of one year, for healthcare professionals and workers affected by the assistance of COVID-19 patients or the provision of services to them.	Social insurance or taxes	No application needed	
Bolivia	Social insurance	New programme	Disability and life insurance for police officers	Creation of a death or permanent disability insurance for police officers, including death by COVID-19.	Social insurance or taxes	No application needed	Cheques
Brazil	Social assistance	Horizontal expansion and operational adaptation	Bolsa Família	Coverage expansion of Bolsa Família by reaching new beneficiaries and changing some characteristics of the programme.	Waiting list	No application needed	Bank account
Brazil	Social assistance	New programme	Auxílio Emergencial	Economic benefit for informal workers, individual microentrepreneurs (MEI in Portuguese), self-employed workers and unemployed people, which is offered until 31 December 2020.	Social registries Open registration	Web portal/ email Mobile application	Bank account
Brazil	Social assistance	New programme	Food baskets for indigenous communities	Social protection measures to prevent contagion and the spread of COVID-19 in indigenous territories, including actions to guarantee food security, such as the distribution of food baskets.	Open registration	No application needed	

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Brazil	Social assistance	Operational adaptation	Programa Nacional de Alimentação Escolar (PNAE)	Authorisation for the states and municipalities to continue buying food from small local farmers while schools remained closed during the emergency. School authorities were allowed to distribute the purchased food in the form of kits among students' families.			
Brazil	Social assistance	Operational adaptation	Beneficio de Prestación Continuada (Continuous Benefit Programme, BPC)	Advance payments for people with disabilities and older adults who are beneficiaries of BPC, without the requirement of a face-to-face medical examination, until 31 December.			
Brazil	Social insurance	Operational adaptation	13th salary to INSS pensioners	The payment of the thirteenth salary to retirees of the National Social insurance Institute (INSS in Portuguese), which is usually paid at the end of the year, was paid in 2 instalments: one between 24 April and 8 May and the second between 25 May and 5 June.			
Brazil	Social insurance	Operational adaptation	Fundo de Garantia do Tempo de Serviço (FGTS)	The holder of an FGTS account with a balance, including active and inactive accounts, can make an emergency withdrawal from FGTS until 31 December 2020.			
Brazil	Social insurance	Operational adaptation	Auxílio Doença	Until 30 November 2020, it is no necessary for the beneficiaries of <i>Auxílio Doença</i> to attend a face-to- face medical consultation.			
Brazil	Labour market	New programme	Benefício Emergencial de Preservação do Emprego e da Renda (BEm)	Economic benefit granted to workers who have had a reduction in working hours and wages or temporary suspension of their employment contract due to the crisis, until 31 December.	Social insurance or taxes	Web portal/ email	Bank account
Brazil	Labour market	New programme	Emergency grant for cultural workers (Lei Aldir Blanc)	Payment of a monthly emergency cash transfer to informal workers in the cultural sector, in three instalments.	Social insurance or taxes		
Brazil	Labour market	New programme	Subsidy for businesses in the cultural sector (Lei Aldir Blanc)	Monthly subsidy for the support of micro and small enterprises, community cultural organizations and artistic spaces that had to interrupt their activities due to the pandemic.	Social insurance or taxes		
Brazil	Labour market	Operational adaptation	Abono Salarial	The completion date of the 2019/20 Abono Salarial is anticipated one month, allowing the 2020/21 <i>Abono Salarial</i> to be paid in June 2020.			

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Brazil	Labour market	Operational adaptation	Deferral of employer social contributions	INSS payments made by domestic companies and employers were deferred from April, May and June to August, October and November, respectively.			
Brazil	Labour market	Operational adaptation	Deferral of taxes for self-employed workers and micro and small enterprises	Deferral for six months of the Simples National fees for individual microentrepreneurs (MEI) and of the federal taxes of Simples Nacional for micro and small enterprises. Deferral for three months of the state and municipal taxes of Simples Nacional for micro and small enterprises.			
British Virgin Islands	Labour market	New programme	COVID-19 Unemployment/ Underemployment Benefit	The unemployment subsidy supports residents (who contribute to the Social insurance Board - SIB) affected by the pandemic for a period of up to 3 months.	Social insurance or taxes	Manual self- registration	Bank account
British Virgin Islands	Social assistance	New programme	Assistance with food supplies	Social services are expanded through the home delivery of food and essential products and the distribution of vouchers and care packages to vulnerable families.	Social registries	Mobile application	
Cayman Islands	Social assistance	Vertical expansion	Permanent Financial Assistance	The beneficiaries of the Permanent Financial Assistance, along with seafarers and veterans, will receive an additional economic benefit.			
Cayman Islands	Social assistance	New programme	Food vouchers	Work permit holders (foreign workers) within the tourism sector who urgently require food supplies and who had insufficient income or savings to sustain themselves could receive a food voucher that provides support over a two-week period.	Social insurance or taxes	Manual self- registration Web portal/ email	
Cayman Islands	Social assistance	Operational adaptation	School feeding programme	Support for children in the school feeding programme through the Needs Assessment Unit (NAU) or Feed Our Future programmes. Vulnerable families received vouchers or hot meals.			
Chile	Social assistance	New programme	Ingreso Familiar de Emergencia (IFE)	Delivery of a cash transfer in six payments to families who belong to the most vulnerable 60% of the population and whose main source of income is from the informal sector. Those who have formal incomes below the set threshold can access it.	Social registries	Web portal/ email No application needed	Bank account
Chile	Social assistance	New programme	Bono Covid Navidad	One-time economic contribution for those people who have benefited from the payment of the sixth instalment of IFE.	Social registries	No application needed	Cash payment Bank account

	Social	Tuno of			Cov	verage expansion	
Country	Social protection component	Type of response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Chile	Social assistance	New programme	Plan Alimentos para Chile (Food for Chile Plan)	Distribution of baskets with food and hygiene products to the most vulnerable and middle-class families during quarantine due to the coronavirus pandemic. The aid is delivered directly to the households to prevent the population from crowding and contagion. The basket includes legumes, pasta, oil, milk, sugar, canned food, flour, soap and detergent, among other products.	Social registries		
Chile	Social assistance	New programme	Bono de Emergencia COVID-19	Cash transfer of CLP50,000 (single instalment) destined to the same beneficiaries of SUF, families of <i>Seguridades y Oportunidades</i> and other families that do not have formal incomes from work or old-age pension. They receive their benefits through the RUT (<i>Rol Único Tributario</i> - Unique Tax Number) account of BancoEstado or in person.	Social registries	No application needed	Cash payment Bank account Mobile money
Chile	Social assistance	Operational adaptation	Programa de Alimentación Escolar (School Feeding Programme)	The delivery of food to the most vulnerable students continues during the suspension period by adapting the <i>Programa</i> <i>de Alimentación Escolar</i> for preschool and school children. This adaptation consists in the preparation of food baskets to be collected in educational centres and eaten at home, following a set calendar. This is carried out by the parents of the children and adolescents who benefit from the regular school feeding programme.			
Chile	Labour market	New programme	Ley de Crianza Protegida (Protected Parenting Law)	It allows parents to request Parental Preventive Medical Leave and benefit from the suspension of their contract for reasons of care.	Social insurance or taxes	Web portal/ email	
Chile	Labour market	New programme	Ingreso Mínimo Garantizado (Guaranteed Minimum Income)	Monthly subsidy for dependent workers governed by the Labour Code with a current employment contract and an ordinary working week of more than thirty hours. Dependent workers who receive a gross monthly remuneration of less than CLP384,363 and who belong to a household in the first nine deciles of income distribution will be able to access this subsidy.	Social registry	Manual self- registration Web portal/ email	Bank account

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Chile	Labour market	New programme	<i>Bono para la Clase Media</i> (Grant for the Middle Class)	Non-refundable financial support of up to CLP500,000 for male and female workers and individual entrepreneurs who have experienced a decrease in their income of 30% or more. To be entitled to the benefit, the monthly average of all formal incomes of 2019 should be equal to or higher than CLP400,000 and lower than or equal to CLP2,000,000.	Social insurance or taxes	Web portal/ email	Bank account
Chile	Labour market	New programme	Préstamo Clase Media (Middle Class Loan)	Formal workers in the middle sectors may request a loan in four monthly transfers to cover the loss of up to 70% of their monthly salary. The <i>Tesorería General de la</i> <i>República</i> (General Treasury of the Republic) may grant this loan for a maximum of five months from 8 August 2020 and under specific criteria.	Social insurance or taxes	Web portal/ email	Cash payment Bank account
Chile	Labour market	New programme	Subsidio al Empleo	The employment subsidy is part of the Employment Protection Act. The aid covers up to 50% of the salaries and reaches a maximum of CLP250,000 per month. The monthly payment of CLP160,000 for each new employee is made to the beneficiary company. Only companies that have suffered a 20% decrease in sales, among other criteria, are entitled to this subsidy. This benefit has a duration of six months.	Social insurance or taxes	Web portal/ email	Bank account
Chile	Labour market	Horizontal and vertical expansion	Seguro de Cesantía AFC (AFC Unemployment Insurance) - suspension of employment contract - reduction of working hours (Employment Protection Act)	It allows workers to access the additional benefits and complements of unemployment insurance when the employment contract is suspended, or a temporary reduction of the working hours is agreed.	Social insurance or taxes	Web portal/ email	Bank account
Chile	Labour market	Horizontal expansion and operational adaptation	Income tax refund	Independent workers and SMEs may request an advance tax refund before 21 April. The use of digital platforms was considered to carry out the process remotely without going to the branches of the <i>Servicio de Impuestos</i> (Tax Service).	Social insurance or taxes	Web portal/ email	Bank account

	Social	Type of	Nows of the			erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Chile	Labour market	Horizontal expansion and operational adaptation	<i>Línea Crédito COVID-19</i> (COVID-19 Line of Credit)	Programme that intends to expand the access to state-guaranteed credit also of small and medium- sized enterprises (companies with annual sales of up to 1 million UF). The loan is equivalent to three months of sales and the State can guarantee up to 85% of the credit (depending on the company income).	Social insurance or taxes	Web portal/ email	
Chile	Social insurance	Operational adaptation	<i>Fondos AFP</i> (AFP funds)	It offers the possibility to citizens who have pension savings in the Administradoras de Fondos de Pensiones (Private Pension Fund Administrators, AFP) to withdraw up to 10% of their savings, up to a maximum amount of approximately 4,300,000. This measure has been active since 30 July 2020 and, in December this year, the government allows a second withdrawal although it considers taxation this time.			
Chile	Social insurance	Operational adaptation	Cuenta Individual del Seguro de Cesantía (Individual Unemployment Insurance Account)	If the beneficiaries are unemployed and have ever contributed to AFC, but do not meet the requirements to access unemployment insurance, they are allowed to withdraw the total balance without showing documents of the termination of the employment relationship.			
Colombia	Social assistance	Vertical expansion	Familias en Acción	Extraordinary payments of COP145,000 to the beneficiaries of the conditional cash transfer programme, <i>Familias en Acción</i> (vulnerable and poor families).			
Colombia	Social assistance	Vertical expansion	Jóvenes en Acción	Extraordinary payments of COP356,000 to the beneficiaries of the conditional cash transfer programme offered to young people living in poverty and vulnerability so that they can continue their technical, technological and professional studies.			
Colombia	Social assistance	Vertical expansion	VAT refund	Earlier implementation of the programme (permanent programme) to offer bimonthly payments of COP75,000 to a million beneficiaries of Familias en Acción and Colombia Mayor.			
Colombia	Social assistance	New programme	Programa Ingreso Solidario	Payments of COP160,000 to 3 million people identified through SISBEN and tax collection databases who do not receive any other benefit. The amount is paid per family.	Social registries	No application needed	Bank account Mobile money

	Social	Type of	of		Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Colombia	Social assistance	New programme	Nutritional baskets for early childhood.	Food baskets are delivered to children between 0 and 5 years of age who use services of the <i>Instituto Colombiano de Bienestar</i> <i>Familiar</i> (Colombian Institute of Family Welfare, ICBF), and to pregnant women and breast- feeding mothers. The baskets also include an educational kit.	Social registries	Web portal/ email	
Colombia	Social assistance	New programme	Financial compensation subsidised regime	Financial compensation, in the subsidised health regime, for patients diagnosed with COVID-19 who must maintain compulsory preventive hospitalisation, one per family unit.	Social registries Others	No application needed	Bank account
Colombia	Social assistance	New programme	<i>Colombia Está Contigo</i> (Colombia is with You)	Delivery of food to the most vulnerable families who are indigenous, Roma, black, Afro- Colombian, Raizales, Palenqueras, representatives of <i>Juntas</i> <i>Administradoras Locales</i> (Local Administration Boards, JAL), social leaders, human rights defenders, part of the LGBTI community and vulnerable people referred by religious entities.	Civil registry	Manual registration through campaign	
Colombia	Social assistance	New programme	Water subsidy and bill payment deferral	Water subsidy for rural households, payment deferral of the water bill for vulnerable households and increased subsidy for water providers.			
Colombia	Social assistance	Horizontal, and vertical expansion, and operational adaptation	Colombia Mayor	Additional payments of COP80,000 and coverage expansion (60,000 new beneficiaries) of the programme.	Social registries	Manual self- registration	Cash payment Bank account
Colombia	Social assistance	Operational adaptation	Programa de Alimentación Escolar	Students who received meals under the national school feeding program continue to receive food and nutritional support through one of the following three delivery modalities: take-home meal rations, rations to cook at home and food card.			
Colombia	Labour market	New programme	Support programme for workers with suspended contracts	Employees with suspended contracts or on unpaid leave can receive a monthly payment of COP160,000. The companies must have applied for the programme (PAEF).	Social insurance or taxes	No application needed	Bank account

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Colombia	Labour market	New programme	Programa de Apoyo al Empleo Formal (Formal Employment Support Program, PAEF)	Monthly payments of COP351,000 to complete employees' salaries, until March 2021. The companies apply for the payroll subsidy.	Social insurance or taxes	Manual self- registration Web portal/ email	Bank account
Colombia	Labour market	New programme	Programa de Apoyo para el Pago de la Prima de Servicios (Support Program for the Payment of the Service Premium, PAP)	Single payment of COP220,000 offered to employees whose <i>Ingreso Base de Cotización</i> (Contribution Base Income, IBC) is between a current legal monthly minimum wage and one million pesos to subsidise the annual bonus.	Social insurance or taxes	Web portal/ email	Bank account
Colombia	Labour market	New programme	Mecanismo de Protección al Cesante (Unemployment Protection Mechanism)	Extraordinary unemployment protection measure for dependent and independent workers and their families, of a temporary nature, consisting in an economic benefit for 3 months.	Civil registry	Web portal/ email	Bank account
Colombia	Labour market	Operational adaptation	Sistema General de Pensiones (General Pension System)	Postponement of payment of pension contributions. Those who choose this discount will only contribute 3% to the general pension scheme during the months of April and May, of which contributions and payments must be made in the months of May and June.			
Colombia	Labour market	Operational adaptation	Programa de Acompañamiento a Deudores (Debtor Support Programme)	The companies and individuals whose mortgages or other loans are due have the possibility of not paying them for months and can refinance them, extending the terms in such a way that they are not reported or affected in their work.			
Colombia	Social insurance	Operational adaptation	<i>Retiro de Cesantías</i> (Withdrawal of Severance Pay)	Workers who have had a decrease in their monthly income due to the COVID crisis may withdraw part of the savings from the severance payment account each month to compensate for the reduction.			
Colombia	Social insurance	Horizontal expansion	Recognition of COVID-19 as an occupational disease	COVID-19 was included as a direct occupational disease for workers in the healthcare sector. The Administradoras de Riesgos Laborales (Occupational Risk Management entities, ARL) must recognize all the assistance and financial benefits derived from the inability to work due to this disease.	Social insurance or taxes	No application needed	Mobile money

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Colombia	Social insurance	Horizontal expansion	Health insurance for people who have lost their job	Health insurance for those people who, due to the Health Emergency derived from COVID-19, lost their job and are consequently unable to contribute to the <i>Régimen General</i> <i>de la Seguridad Social en Salud</i> (General social insurance System in Health).	Social insurance or taxes		
Costa Rica	Social assistance	New programme	Subsidio del IMAS	Financial support for families in a situation of poverty that are not covered by any other state programme and who have a female head of household, older adults, people with disabilities and minors in their homes.	Social registries Social insurance or taxes	No application needed	Cash payment Bank account
Costa Rica	Social assistance	New programme	Distribution of food and hygiene packages to vulnerable families	Distribution to vulnerable families of packages with food and cleaning products acquired with the Con Vos Podemos (With You We Can) campaign and the help of the Enlace de Esfuerzos (Efforts Connection) campaign of Centros de Educación y Nutrición (Education and Nutrition Centres, CEN).	Social registries Others	Manual registration through campaign Social insurance or taxes	
Costa Rica	Social assistance	Operational adaptation	Pensión RNC (RNC pension)	Advance payment of pensions of the <i>Régimen No Contributivo</i> (Non- Contributory Regime, RNC) from March to July.			
Costa Rica	Social assistance	Operational adaptation	Programa de Alimentación y Nutrición del Escolar y del Adolescente (School Child and Adolescent Food and Nutrition Programme)	It provides students who benefit from the national school feeding programme with take- home rations consisting in a package with perishable and non- perishable products.			
Costa Rica	Labour market	New programme	Bono Proteger	Temporary financial support for three months for both formal and informal workers who lost their job, suffered a reduction of working hours, had their contract suspended, or whose jobs were affected by COVID-19.	Open registration	Web portal/ email	Bank account
Costa Rica	Labour market	New programme	Programa Alivio (Relief Programme)	It supports companies affected by the COVID-19 crisis following three stages that will be carried out over a year and that include actions for stabilisation, reconversion and acceleration within the company through the articulation of different actors of the ecosystem.	Social insurance or taxes	Web portal/ email	

	Social	Type of	N. Cit			erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Costa Rica	Labour market	New programme	Programa de Atención de Primer Impacto de SBD (SDB First Response Assistance Programme)	Programme of the Sistema de Banca para el Desarrollo (Development Banking System, SDB) which channelled 8,000 million for the prevention, rescue, recovery and economic reactivation of business and productive activities which are at risk due to market, climatic, volcanic, flooding or disease situations, or which have been affected by natural disasters or anthropic factors, such as the COVID-19 situation.	Open registration		
Costa Rica	Labour market	Vertical expansion	Actions of the Ministry of Economic Affairs, Industry and Commerce (MEIC) and the Fund for the Development of Micro, Small and Medium Enterprises (FODEMIPYME) to mitigate the impact of COVID-19 on MSMEs	Working capital loans for MSMEs, offer of business development services to train companies which intend to return to the economic activity once the crisis period is over, and a three- month moratorium on principal, interest and policy payments for companies with working capital destined to cover payroll costs, operating expenses, such as utilities, and outstanding accounts with suppliers.			
Costa Rica	Social insurance	Operational adaptation	Fondo de Capitalización Laboral (Labour Capitalisation Fund)	Workers who have had a decrease in their monthly income due to the COVID-19 crisis can withdraw the accumulated savings available in the Fondo de Capitalización Laboral.			
Dominica	Labour market	New programme	Covid-19 Response: Employees and Small Business Programme	Financial support for people who have been laid off or whose employment has been terminated as a result of the COVID-19 pandemic and self-employed sole trader businesses whose business has been suspended due to the COVID-19 pandemic.	Open registration	Web portal/ email	
Dominica	Social assistance	New programme	Social Cash Transfers Assistance Programme	Temporary income support to vulnerable individuals and families to address their basic needs, including food, health, education and other necessities	Social registries Open registration	Manual registration through campaign Web portal/ email Mobile application No application needed	Cash payment Cheques Bank account
Dominican Republic	Social assistance	New programme	Programa Quédate en Casa	It increases the amount received by beneficiaries of the <i>Comer</i> <i>es Primero</i> (Eating is First) programme until 31 December, the number of beneficiary families, and the amount transferred to families whose head is over the age of 60 and have health conditions like HIV or and tuberculosis.	Social registries Waiting lists Open registration	Web portal/ email	Mobile money

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Dominican Republic	Social assistance	Horizontal expansion	Comedores Económicos	Delivery of food rations and prevention kits to vulnerable families. The prevention kits include masks, gloves and antibacterial gel, among others.	Social registries	No application needed	
Dominican Republic	Social assistance	Operational adaptation	School feeding programme	Distribution of food rations to <i>Padres, Madres y Tutores</i> (Fathers, Mothers and Guardians). Association that distributes meals to public schools' students.			
Dominican Republic	Labour market	New programme	Independent worker assistance programme ("Pa' Ti")	Self-employed workers receive a monthly cash transfer in their bank account from May to December.	Social insurance or taxes Informal/ self-employed workers registries	No application needed	Bank account
Dominican Republic	Labour market	New programme	Fondo de Asistencia Solidaria al Empleado (Employee Solidarity Assistance Fund, FASE)	Temporary support offered twice a month through an unconditional cash transfer to workers whose companies contribute to the <i>Tesorería de la Seguridad Social</i> (Social insurance Treasury, TSS) and have closed their operations due to the social distancing measures (FASE 1), and to workers in MSMEs (FASE 2).	Social insurance or taxes	Web portal/ email	Bank account
Ecuador	Social assistance	New programme	Bono de contingencia - Bono de Protección Familiar por la Emergencia	One-time benefit of USD120 for self-employed workers that earn less than one minimum wage, or affiliates of the social pension system for farmers or the social insurance system for unpaid work. For the first group of beneficiaries, the benefit was paid in two instalments in April and May and, for the other beneficiaries, in one single payment in June. In September, the benefit was destined to the population of the Galapagos Islands in the amount of 450 in three instalments.	Social registries	No application needed	Cash payment
Ecuador	Social assistance	New programme	Bono de Apoyo Nutricional	Cash transfer made through a one-time single payment to the most vulnerable population, with an emphasis on mothers and children, affected by the impacts of the pandemic. However, it excludes beneficiaries of existing social pension and cash transfer programmes as well as those who received the Bono de contingencia - Bono de Protección Familiar por Emergencia (phase 1 and phase 2).	Social registries	Web portal/ email	Cash payment

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Ecuador	Social assistance	New programme	Plan de Emergencia de Alimentación Canasta Solidaria (Solidarity Basket Emergency Food Plan)	Food baskets distributed in all public schools, door to door, to the homes of older adults, the most destitute people, people with disabilities, all those who have catastrophic illnesses and the most vulnerable children.	Social registries	No application needed	
Ecuador	Social assistance	New programme	Financial support to pay school fees	Support through monetary or non-monetary compensation to nurseries, child development centres and schools in the segment of the most vulnerable population in order to cover part of the fees for this academic year and thus guarantee educational continuity.			
Ecuador	Social assistance	Operational adaptation	Programa de Alimentación Escolar	Temporary change of modality of the <i>Programa Nacional</i> <i>de Alimentación Escolar</i> (National School Feeding Programme) for the delivery of food rations to last 18 days, until schools reopen.			
Ecuador	Labour market	Operational adaptation	Deferral of contributions to social insurance (self-employed workers)	90-day deferral of contribution payments for April, May and June for the voluntary affiliates of the <i>Instituto</i> <i>Ecuatoriano de Seguridad Social</i> (Ecuadorian Social insurance Institute, IESS) who are not in an employment relationship.			
Ecuador	Labour market	New programme	Reactívate Ecuador	Credit lines promoted by the National Government with preferential conditions to support micro, small and medium enterprises in the resumption of production and the protection of the employment of those affected by the health emergency.	Informal/ self-employed workers registries	Manual self- registration Web portal/ email	
Ecuador	Social insurance	Horizontal expansion	Unemployment insurance	Unemployment insurance can be collected from the tenth day of being unemployed instead of 60 days later.	Social insurance or taxes	Web portal/ email	Bank account
El Salvador	Social assistance	New programme	Bono de compensación 300	Cash transfer benefit for every household whose monthly electricity consumption is under 250 kilowatts per hour and who do not receive an income.	Public service consumer data	No application needed	Cash payment Bank account Mobile money
El Salvador	Social assistance	New programme	Paquetes Alimentarios (Food Packages)	Delivery of packages with non-perishable products, food and basic grains to a selected group of the population, prioritising early childhood and older adults.			
El Salvador	Social assistance	Operational adaptation	Programa de Alimentación Escolar	The modality of the <i>Programa</i> <i>Nacional de Alimentación Escolar</i> is modified to deliver take-home rations of unprepared food.			

	Social	Type of			Lov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Grenada	Social assistance	Operational adaptation	SEED Programme	The payment to beneficiaries of the programme who are over the age of 60 is made at their individual homes until further notice.			
Grenada	Social insurance	New programme	Unemployment Assistance Benefit	Unemployment subsidy programme that will be administered by the National Social Insurance System for the National Insurance Scheme (NIS) contributors who are unemployed due to COVD-19. The benefit has a duration of 6 months.	Open registration	Web portal/ email	Bank account
Grenada	Labour market	New programme	Income Support Programme	Temporary income support programme for self-employed workers in the tourism sector, for 3 months.	Social insurance or taxes	Web portal/ email	
Grenada	Labour market	New programme	Payroll Support Programme	Temporary payroll support programme intended for tourism- related businesses for a maximum of 4 months, from April to July 2020.	Social insurance or taxes	Web portal/ email	
Guatemala	Social assistance	Operational adaptation	Bono Social	The government renounced the conditionalities of the <i>Bono Social</i> .			
Guatemala	Social assistance	Operational adaptation	Programa de Alimentación Escolar	Provision, through the Organizaciones de Padres de Familia (Organisations of Family Parents, OPF), of take-home rations for school children which are 15 days' worth of school feeding.			
Guatemala	Social assistance	New programme	Bono Familia de Q1 mil	Cash transfer for the population most financially affected by the crisis whose electricity consumption is below 200kWh, for a period of 3 months.	Public service consumer data	Web portal/ email Mobile application No application needed	Bank account
Guatemala	Social assistance	New programme	Programa de Apoyo Alimentario y Prevención del COVID-19 (Food Support and COVID-19 Prevention Programme)	Provision of products of the basic food basket to families with five members for 30 days. The beneficiary families are the ones living in vulnerability, such as older adults in residential homes, among others.	Civil registry Others	No application needed	
Guatemala	Social assistance	New programme	<i>Kit Saldremos Adelante</i> (We will Get Through This kit)	Food boxes that benefited the most vulnerable Guatemalans in the whole country and were delivered in April.	Open registration		
Guatemala	Social assistance	Vertical expansion	Energy subsidy	From May to August, there was an extraordinary contribution to cover users whose monthly consumption was between 1 and 300kWh in those months.			
Guatemala	Labour market	New programme	Fondo de protección del empleo (Employment Protection Fund)	The State provides an economic benefit to workers in the private sector whose employment contracts have been suspended. The benefit of the Fondo para Ia Protección del Empleo will be available only during the current fiscal year.	Open registration	Web portal/ email	Bank account Mobile money Others

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Guatemala	Labour market	New programme	Fondo de Crédito para Capital de Trabajo (Working Capital Credit Fund)	Loans with soft conditions for individuals or legal entities to finance working capital. The advantages are long-term financing of up to eight years and a grace period of 18 months for the capital, interest payable monthly.	Open registration	Manual self- registration	
Guatemala	Labour market	New programme	Fondo para las Micro, Pequeñas y Medianas Empresas — MIPYMES (Fund for Micro, Small and Medium Enterprises - MSMEs)	Financial instrument that facilitates access to credit for sectors that face constraints in the management of financing due to the scarcity or absence of the real estate guarantees requested by financial institutions.	Informal/ self-employed workers registry		
Guatemala	Labour market	New programme	Programa Apoyo al Comercio Popular (Support for Popular Trade Programme)	One-time economic contribution of the <i>Ministerio de Desarrollo Social</i> (Ministry of Social Development, Mides) for people of the popular trade sector affected by or at risk due to the COVID-19 pandemic.	Informal/ self-employed workers registry	No application needed	Mobile money
Guatemala	Social insurance	Vertical expansion	One-time grant for retirees and pensioners	One-time benefit for State retirees and pensioners.			
Guyana	Social assistance	New programme	COVID-19 Relief Cash Grant	One-time universal grant for all households.	Open registration	Manual registration through campaign No application needed	Electronic card
Guyana	Social assistance	Operational adaptation	Pensión al Adulto Mayor (Old-Age Pension)	The payment of the pensions will be distributed during the first five business days of the month and in alphabetical order until the end of the emergency. Older adults can authorise a family member to collect the payment.			
Guyana	Social assistance	Vertical expansion	School Children Cash Grant	Introduction of an economic benefit for schoolchildren.			
Guyana	Social assistance	Vertical expansion	School Uniform Voucher Allowance	Double amount of the school uniform allowance.			
Guyana	Labour market	New programme	Small Business Relief Grants	The Small Business Bureau is offering relief grants and services to registered small businesses which are experiencing significant economic challenges in sustaining business operations and retaining employees as a result of the COVID-19 pandemic in Guyana.	Social insurance or taxes	Manual self- registration Web portal/ email	Cheques
Guyana	Labour market	New programme	Childcare Subsidy Programme	Frontline workers who are providing an essential service during the pandemic and have children of 7 years of age or younger can apply for the programme, which will make a direct payment for the services, per quarter, to the childcare facilities.	Social insurance or taxes	Manual self- registration Web portal/ email	

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Haiti	Social assistance	New programme	Transfert en espèces unique	Cash transfers to people in difficult circumstances in the context of the coronavirus pandemic through the financial service "Mon cash" of Compagnie DIGICEL.	Social registries	No application needed	Mobile money
Haiti	Social assistance	New programme	Distribution of food kits	Delivery of food rations to low- income families affected by the measures against coronavirus.	Social registries		
Haiti	Social assistance	Operational adaptation	Programa de Alimentación Escolar	During school closures, WFP distributed take-home rations to schoolchildren, using the food stocks already available.			
Haiti	Labour market	New programme	Wage subsidies	Subsidy for private schools and salary compensation for teachers at private schools and professors at private universities.	Social insurance or taxes	No application needed	Bank account
Honduras	Labour market	New programme	Aportación Solidaria Temporal para los Trabajadores (Temporary Solidarity Contribution for Workers)	Benefit granted to suspended workers, with contributions from the government and the employers. It consists of three aid schemes, which are: affiliates of the <i>Régimen de Aportaciones</i> <i>Privadas</i> (Private Contribution Scheme, RAP), of the maquiladora industry and of the tourism sector.	Social insurance or taxes	Web portal/ email	Bank account
Honduras	Labour market	Operational adaptation	Régimen de Aportaciones Privadas	RAP authorisation to halt, for a period of up to 3 months from March 2020, the collection of mandatory employer contributions and the ones corresponding to the individual capitalisation accounts derived from the <i>Régimen del</i> Seguro de Previsión Social (Social Insurance Scheme) and the <i>Régimen del Seguro de Cobertura Laboral</i> (Labour Coverage Insurance Scheme).			
Honduras	Social assistance	New programme	<i>Honduras Solidaria</i> (Solidary Honduras)	It provides food to the families most affected by the COVID-19 pandemic emergency.	Open registration	Others	
Honduras	Social assistance	New programme	Bono Único	One-time grant delivered through an electronic voucher that can be exchanged for food, medicine and medical supplies for the most vulnerable working or unemployed population for three months.	Social registries Open registration	Web portal/ email	Electronic card
Honduras	Social assistance	Operational adaptation	<i>Vida Mejor</i> (Better Life)	Operational adjustments in the <i>Vida Mejor</i> programme to introduce digital payments for the beneficiaries.			
Honduras	Social assistance	Operational adaptation	<i>Bono Discapacidad</i> (Disability Grant)	Operational adjustments in <i>Bono Discapacidad</i> to introduce digital payments for the beneficiaries.			
Honduras	Social assistance	Operational adaptation	Programa Nacional de Alimentación Escolar	Local schoolteachers and authorities in rural areas distributed a single take-home ration to students' families.			

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Jamaica	Labour market	New programme	The Supporting Employees with Transfer of Cash (SET Cash) Programme	Temporary monthly cash transfer for people of whom it can be verified that they have lost their job due to the virus, available during a specific period, until December.	Open registration	Web portal/ email	Bank account
Jamaica	Labour market	New programme	The COVID General Grant of a onetime	One-time cash transfer for barbers, hairdressers, beauty therapists, cosmetologists, market vendors, taxi and bus operators, bar and nightclub operators, craft vendors, and JUTA, MAXI and JCAL operators.	Social insurance or taxes	Web portal/ email	Bank account
Jamaica	Labour market	New programme	The Business Employee Support and Transfer of Cash (BEST Cash) Programme	Temporary monthly cash transfer for businesses in targeted sectors based on the number of workers they keep employed, from April to December.	Social insurance or taxes	Web portal/ email	Bank account
Jamaica	Labour market	New programme	COVID-19 Small Business Grants	Small businesses will receive a one-time cash grant.	Social insurance or taxes	Web portal/ email	Bank account
Jamaica	Labour market	New programme	COVID-19 Tourism Grants	Businesses operating in the tourism industry, including hotels, attractions and excursions, which are registered with the Tourism Product Development Company (TPDC0) received a one-time grant from a common fund of JMD1,200 million earmarked for this purpose.	Social insurance or taxes	Web portal/ email	Bank account
Jamaica	Social assistance	Vertical expansion	The PATH Covid Grant	Beneficiaries of the Programme of Advancement Through Health and Education (PATH), who typically receive a bimonthly payment, received an extra payment in May in addition to the usual ones of April and June.			
Jamaica	Social assistance	New programme	The COVID Compassionate Grant	Component of the COVID-19 Allocation of Resources for Employees (CARE) programme aimed at helping people who do not have formal employment or are unemployed by granting them a one-time cash benefit.	Open registration	Web portal/ email	Bank account
Jamaica	Social assistance	New programme	Food packages	Relief packages with food and other items are delivered to high-risk people in quarantine.	Open registration	No application needed	
Jamaica	Social assistance	Operational adaptation	Programme of Advancement Through Health and Education	The nutritional support for school- aged children was granted through PATH. They received baked products, fruit juices, milk and water, and the schools were used as distribution points for two weeks.			

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Mexico	Social assistance	Operational adaptation	Programa Pensión para el Bienestar de las Personas con Discapacidad Permanente (Pension Programme for the Well-Being of People with Permanent Disabilities)	The advance payment of (non- contributory) disability pensions for the months of March, April, May and June was made in March; for July, August, September and October in June; and for November and December in November.			
Mexico	Social assistance	Operational adaptation	Programa Pensión para el Bienestar de las Personas Adultas Mayores (Pension Programme for the Well-Being of Older Adults)	The advance payment of (non- contributory) old-age pensions for the months of March, April, May and June was made in March; for July, August, September and October in June; and for November and December in November.			
Mexico	Social assistance	Vertical expansion	Electric energy service	Users who exceed the limit of the subsidised electricity tariff between 30 March and up to 7 days after the end of the emergency will not be reclassified into the high consumption domestic tariff (<i>tarifa doméstica</i> <i>de alto consumo</i> , DAC).			
Mexico	Social assistance	Horizontal expansion	Programa Sembrando Vida (Sowing Life Programme)	Expansion of <i>Programa Sembrando</i> <i>Vida</i> , which provides permanent employment in rural areas to new farmers/beneficiaries.	Open registration	Manual registration through campaign	Bank account
Mexico	Labour market	New programme	Programa de Fomento a la Agricultura, Ganadería, Pesca y Acuicultura (Promotion Programme for Agriculture, Livestock, Fishery and Aquaculture)	Programme that promotes primary activities of small and medium scale that contribute to food self-sufficiency and the rescue of the countryside.	Informal/ self-employed workers registry	Manual self- registration Web portal/ email	Cash payment Bank account Others
Mexico	Labour market	New programme	Apoyo Financiero a Microempresas Familiares (Financial Support for Family Microenterprises)	Loans to support family micro- enterprises in the face of the effects caused by COVID-19.	Informal/ self-employed workers registry	No application needed	
Mexico	Labour market	New programme	Apoyo Solidario a la Palabra para Personas Trabajadoras del Hogar o Personas Trabajadoras Independiente (Solidarity Support on your Word for Domestic Workers or Independent Workers)	Loans to support self-employed workers in the face of the effects caused by COVID-19.	Informal/ self-employed workers registry	No application needed	Bank account

	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Mexico	Labour market	New programme	Programa de Microcréditos para el Bienestar 2020 (Tandas del Bienestar) (2020 Welfare Microcredit Programme - Welfare Microcredits)	An expansion of the <i>Programa de</i> <i>Microcréditos para el Bienestar</i> (<i>Tandas del Bienestar</i>) with a modality adapted in response to COVID-19 (for example, a three- month grace period and a repayment period of up to three years).	Social registries	No application needed	Bank account
Mexico	Labour market	New programme	Cobertura Solidaria de Apoyo al Sector Salud (Solidarity Coverage to Support the Health Sector)	Life insurance from insurance companies to provide financial protection to the families of public sector health personnel free of charge for five months.	Social insurance or taxes	Manual self- registration	Bank account
Mexico	Labour market	New programme	Bono COVID (COVID Grant)	Grant provided to the health personnel who work with COVID-19 patients which corresponds to 20% of their salary, until the end of the pandemic.	Social insurance or taxes	No application needed	
Mexico	Labour market	Operational adaptation	Access to mortgage loans	Emerging Economic Plan through which the set terms for the borrowers to choose their home and sign the deed are suspended. It includes the payment of credit operations for beneficiaries as well as suppliers with financing. It guarantees continuity in the origination and formalisation of loans, the correlation between new and used housing codes, the validation of appraisals and the release of new financing.			
Mexico	Labour market	Operational adaptation	Deferral of housing contributions for small and medium- sized businesses	Extension of payment, for small and medium-sized business employers, of the instalments of workers who currently do not have loans as a protection measure during the COVID-19 pandemic.			
Mexico	Labour market	Operational adaptation	Seguro de Desempleo (Unemployment Insurance) - Infonavit	Unemployment insurance is applied universally to cover credit payments of borrowers who lose their employment relationship, for 3 months.			
Mexico	Labour market	Operational adaptation	Deferral of mortgage payments	Deferral of mortgage payments, principal and interest, with a balance freeze for any borrower whose employment continuity or income is affected, for a maximum of 6 months.			
Mexico	Labour market	Operational adaptation	Technical unemployment benefit	Workers whose companies announce technical unemployment, which causes a temporary reduction in their income, will be able to access a discount on their monthly credit of at least 25% for a maximum of 12 months.			

	Social	Type of			Lov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Mexico	Labour market	Operational adaptation	Simplified instalment payments	Employers will be able to process the payments of their obligations (insurance of the Mexican Institute of Social Insurance, IMSS) in instalments as well as the initial payment using electronic banking; in this way, they will not have to go to the Sub-delegation during the contingency.			
Mexico	Social insurance	New programme	COVID-19 permit and maternity leave	It allows beneficiaries to process their temporary disability benefits and maternity benefits through an online portal or through the IMSS Digital application.	Social insurance or taxes	Web portal/ email	Bank account
Montserrat	Social assistance	New programme	COVID-19 Social Benefit Support: Unemployment Benefit	Monthly income support or unemployment benefit for the unemployed which is granted for a period of three months.	Open registration	Web portal/ email Mobile platform	
Montserrat	Social assistance	New programme	Covid-19 Benefit Support: Food Packages	Monthly food packages for low-income people and people in quarantine who have no access to food, for three months.	Social registries Open registration	Mobile platform	
Montserrat	Social assistance	New programme	COVID-19 Support Package for Residents & Children: Unemployment Support	All people who are unemployed and those who are employed but have an income below XCD900 due to the lockdown are entitled to a maximum of XCD900 in aid.	Social registries Open registration	Mobile platform No application needed	Bank account
Montserrat	Social assistance	New programme	COVID-19 Support Package for Residents & Children: Child Support	All children under the age of 18 who are not employed receive XCD150.	Open registration Other records	Mobile platform No application needed	Bank account
Montserrat	Social assistance	New programme	COVID-19 Support Package for Residents & Children: Utility Support	It covers the consumption portion of water bills and the fuel surcharge on electricity bills for all resident customers, in February.	Public service consumer data	No application needed	
Montserrat	Labour market	New programme	Direct Salary Support to Employees	Direct financial support for a period of three months to employees of all eligible businesses experiencing financial difficulties.	Social insurance or taxes	Web portal/ email	Bank account
Montserrat	Labour market	New programme	Fiscal measures to support workers and businesses	Increase in the tax threshold for workers and deferral of business taxes.	Social insurance or taxes	No application needed	
Nicaragua	Social assistance	New programme	Food support	Food packages were distributed among vulnerable families in April.	Open registration		
Panama	Social assistance	New programme	Bono Solidario del Plan Solidario	Monthly cash benefits for <i>Panamá de los Barrios</i> and the main cities in the interior of the country until June 2021.	Social registries	No application needed	Electronio card
Panama	Social assistance	New programme	Bolsa de alimentos del Plan Solidario (Solidarity Plan Food Bag)	Solidarity support for citizens affected by the pandemic to cover part of their basic food needs through the delivery of food packages, until June 2021.	Social registries	No application needed	

	Social	Type of			Cov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Panama	Social assistance	Vertical expansion	Electricity subsidy	50% reduction in the electricity tariff for residential customers who consume from 0 to 300kWh, and prepaid electricity customers are guaranteed an uninterrupted supply and the tariff is reduced by 50%.			
Panama	Social insurance	Operational adaptation	Early holidays	Private companies are instructed to grant expired or early holidays to people at higher risk of contagion, such as people over 60 years of age, patients with chronic diseases or pregnant women.			
Paraguay	Social assistance	Vertical expansion and operational adaptation	Programa Tekoporã (Tekoporã programme)	Additional cash transfer of the <i>Programa Tekoporã</i> in the month of April.			
Paraguay	Social assistance	New programme	Programa Pytyvõ (Pytyvõ programme) — Pytyvõ 2.0	Cash transfer granted to workers in the informal sector who are financially affected by the coronavirus pandemic, prioritizing those who work near the national borders. The potential beneficiaries are self-employed workers or workers in MSMEs who do not contribute to social insurance. In the 2.0 version, the plan was expanded to workers who were laid off due to the pandemic and who had contributed to social insurance.	Open registration	Web portal/ email	Mobile money
Paraguay	Social assistance	New programme	Programa Seguridad Alimentaria Ñangareko (Ñangareko Food Security Programme)	Cash transfer that can only be used to purchase food and hygiene products, for people in a situation of vulnerability who are not recipients of the <i>Tekoporã</i> social programmes and the old-age pension.	Open registration	Web portal/ email Mobile platform	Mobile money
Paraguay	Social assistance	Operational adaptation	Pensión Alimentaria a Adultos Mayores (Food Pension for Older Adults)	Advance payment for the beneficiaries of the <i>Pensión</i> Alimentaria a Adultos Mayores.			
Paraguay	Social assistance	Operational adaptation	School feeding programme	Food kits are delivered to students every month to replace the school lunch component of the Paraguayan school feeding programme, given the suspension of classes throughout the educational system.			
Paraguay	Labour market	New programme	Wage subsidies	Subsidy of the Instituto de Previsión Social (Social Insurance Institute, IPS) for formal workers whose contracts were terminated due to the COVID-19 pandemic, until the end of the year.	Social insurance or taxes	Manual self- registration	
Paraguay	Labour market	New programme	Financial support for micro, small and medium enterprises	Financing of measures aimed at mitigating the economic effects of COVID-19 or coronavirus, with special emphasis on micro, small and medium-sized enterprises.	Open registration	Web portal/ email	Bank account

	Social	Type of			Cov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Peru	Social assistance	New programme	Bono Familiar Universal	Subsidy granted through one beneficiary to those households affected by decreased incomes due to the COVID-19 health emergency.	Social registries	No application needed	Bank account Mobile money
Peru	Social assistance	New programme	Bono Yo Me Quedo en Casa	Exceptional cash grant for families in a situation of poverty and extreme poverty in geographical areas with the highest health risk. The benefit is delivered twice.	Social registries	No application needed	Bank account Mobile money
Peru	Social assistance	New programme	Bono Rural	Cash subsidy intended to benefit families in a situation of poverty and extreme poverty from the country's agricultural sector.	Social registries	No application needed	Bank account
Peru	Social assistance	New programme	Canasta Básica Familiar (Basic Family Basket)	Food suitable for human consumption which is delivered to the population in a situation of vulnerability in order to address their basic needs during the COVID-19 emergency.	Social registries Open registration	Others No application needed	
Peru	Social assistance	New programme	Bono para Independiente	Cash grant for vulnerable households with independent workers	Social registries Social insurance or taxes	No application needed	Bank account Mobile money
Peru	Social assistance	New programme	Distribution of tablets to students	Distribution of tablets to students in a situation of poverty.	Open registration	Manual registration through campaign	
Peru	Social assistance	Operational adaptation	<i>Juntos</i> programme	Advance monthly payment of the cash transfer programme <i>Juntos</i> that is offered to poor and vulnerable families with children.			
Peru	Social assistance	Operational adaptation	Pensión 65 and Contigo	Advance payment to beneficiaries of the <i>Pensión 65</i> and <i>Contigo</i> social programmes. With the March and April payments, the beneficiaries also received the payments for May and June.			
Peru	Social assistance	Horizontal expansion and operational adaptation	Programa de Alimentación Escolar Qali Warma (Qali Warma School Feeding Programme)	It provides rations to public school students until December.	Open registration	Manual registration through campaign	
Peru	Social assistance	Horizontal expansion	Expansion of people's coverage through the subsidised regime	Homeless people and people who do not have health insurance and are diagnosed with COVID-19 will be enrolled in the subsidised health regime by the Institución Administradora de <i>Fondos de</i> <i>Aseguramiento de Salud Seguro</i> <i>Integral de Salud</i> (Administrative Institution of Health Insurance Funds Comprehensive Health Insurance, IAFAS SIS).	Open registration	Web portal/ email Mobile platform	

	Social	Type of			Cov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Peru	Labour market	Operational adaptation	Temporary and exceptional suspension of the pension contribution to the Sistema Privado de Pensiones (Private Pension System).	Workers' contributions to the Administradoras Privadas de Fondos de Pensiones (AFP) corresponding to April 2020 were suspended temporarily and exceptionally.			
Peru	Labour market	Operational adaptation	Payment facilities to comply with the CTS deposit	Employers may defer the deposit corresponding to the Compensation for Time of Service (CTS) of the month of May 2020 until the month of November 2020.			
Peru	Labour market	Operational adaptation	Plan de Recuperación Mipymes (MSMEs Recovery Plan)	SMEs which have not been able to meet the payment of labour obligations during the State of Emergency may reschedule their debts within a maximum period of 12 months with the consent of the workers.			
Peru	Labour market	New programme	Prestación Económica de Protección Social de Emergencia ante la Pandemia de Coronavirus (Emergency Social Protection Economic Benefit in the Context of the Coronavirus Pandemic)	Workers who are under perfect suspension, belong to the labour regime for micro- enterprises and have a remuneration of up to PEN2,400 receive an economic benefit.	Social insurance or taxes	Web portal/ email	Bank account Mobile money
Peru	Labour market	New programme	Payroll payment subsidy for employers in the private sector intended to preserve employment	35% subsidy on the payroll of companies whose workers have a salary of up to PEN1,500.	Social insurance or taxes	Web portal/ email	Bank account
Peru	Labour market	New programme	Economic benefit for healthcare personnel	Extraordinary bonus for healthcare personnel who assist COVID-19 cases while the state of emergency lasts.	Social insurance or taxes	No application needed	
Peru	Labour market	New programme	<i>Reactiva Perú</i> (Reactivate Peru)	It ensures continuity in the payment chain by granting guarantees to micro, small, medium and large enterprises so that they can access working capital loans, and thus meet their short-term obligations towards their workers and goods and services suppliers.	Social insurance or taxes	Web portal/ email	Bank account
Peru	Social insurance	Operational adaptation	AFP Pension Fund in the private pension system - Withdrawal of up to 25% of the pension fund	Affiliates of the Sistema Privado de Pensiones (Private Pension System, SPP) in Peru could voluntarily and extraordinarily withdraw up to 25% of their accumulated funds and up to a maximum of USD3,700 per person.			

	Social	Type of			Cov	/erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Peru	Social insurance	Operational adaptation	AFP Pension Fund in the private pension system - Withdrawal of up to PEN2,000	Contributors to the private pension system can make a partial withdrawal of up to PEN2,000 from their AFP fund.			
Peru	Social insurance	Operational adaptation	Workers can freely dispose of the funds of the intangible amount for Compensation for Time of Service (CTS) deposits	Workers in the private sector are authorised to freely dispose of the funds in their CTS account up to the amount of PEN2,400.			
Peru	Social insurance	Vertical expansion	Extraordinary remuneration for ONP retirees	The Oficina de Normalización de Pensiones (Pension Standardisation Office, ONP) will grant pensioners a one-time extraordinary remuneration.			
Peru	Social insurance	Vertical expansion	Subsidy for the temporary disability of workers diagnosed with COVID-19	Exceptionally, the Seguro Social de Salud (Health Social Insurance) EsSalud is authorised to grant workers whose monthly remuneration is up to PEN2,400 and who have been diagnosed with COVID-19 the subsidy for temporary disability for work during the first 20 days of disability.			
Saint Kitts and Nevis	Social assistance	Operational adaptation	School Feeding Programme	The provision of hot lunches to students in need continues through the School Meals Programme amid school closures.			
Saint Kitts and Nevis	Social assistance	Vertical expansion	Waiver of payments for water consumption	Waiver of payments for water consumption for the period of April to June 2020 for individuals who have been laid off by companies or are experiencing a reduction in their income because of COVID-19; and for 6 months (April-September 2020) for farmers.			
Saint Kitts and Nevis	Social assistance	Horizontal expansion	Poverty Alleviation Programme	Allocation of new funds to the Poverty Alleviation Programme to serve new households of workers who lost their jobs due to COVID-19.	Open registration	Web portal/ email Mobile platform	
Saint Kitts and Nevis	Labour market	New programme	COVID-19 Relief Fund Payment	Payment of a monthly cash benefit for a period of 3 months to each insured person who has been laid off or is unemployed as a result of the impact of COVID-19, including self-employed workers. Additional payment in September 2020 for workers in the tourism sector.	Social insurance or taxes	Manual self- registration Web portal/ email	Cheques Bank account
Saint Lucia	Labour market	New programme	Income Support Programme	Monthly payment for those who have lost their livelihood due to the COVID-19 crisis and are not registered as contributors in the National Insurance Fund, for a maximum period of 3 months.	Open registration	Web portal/ email	Cheques Bank account
Saint Lucia	Labour market	New programme	Economic Relief Programme	Monthly payment related to the salary of contributors to the National Insurance Corporation (NIC) for a period of 6 months.	Social insurance or taxes	Web portal/ email	Bank account

	Social	Type of			Cov	verage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Saint Lucia	Social assistance	New programme	National Meals Programme	Hot meals prepared by chefs and cooks from hotels and restaurants to be distributed and consumed every day.	Others	No application needed	
Sint Maarten	Labour market	New programme	St. Maarten Support Relief Plan (SSRP): Income Support	Income support programme which will complement the income of sole proprietors, vendor licence holders, and independent bus, taxi or tour bus drivers.	Informal/ self-employed workers registry	Web portal/ email	Bank account
Sint Maarten	Labour market	New programme	St. Maarten Support Relief Plan (SSRP): Business Payroll Support	Payroll support offered to employers who meet the necessary requirements to cover their employees' salaries for a maximum period of 3 months.	Social insurance or taxes	Web portal/ email	Bank account
Suriname	Social assistance	Vertical expansion	General benefit per child	Increase of the general benefit per child (AKB) with an extra SRD1,000 per household.			
Suriname	Social assistance		Non-contributory pensions	Increase in non-contributory pension benefits.			
Suriname	Social insurance	Vertical expansion	Contributory pensions	Increase in contributory pension benefits.			
Suriname	Labour market	New programme	Financial support for unemployed people	Financial support for job seekers or unemployed people.	Open registration	Manual self- registration Web portal/ email	
Trinidad and Tobago	Social assistance	Vertical expansion	Disability Assistance Grant and Disability Assistance Grant for Minors	Users of disability grant programmes receive additional transfers for a period of 3 months, in a single payment.			
Trinidad and Tobago	Social assistance	Vertical expansion	Rental Assistance Grant	The rental assistance is provided for a maximum period of 12 months.			
Trinidad and Tobago	Social assistance	Operational adaptation	Suspension of Life Certificate Requirement	Suspension of life certification requirements for elderly social pension recipients (who were normally required to visit their local board office to sign the life certificate register).			
Trinidad and Tobago	Social assistance	Operational adaptation	School Nutrition Programme	Provision of a temporary food support card to households with children registered in the National School Feeding Programme, and delivery of food to those who do not have the card.			
Trinidad and Tobago	Social assistance	Horizontal and vertical expansion	Food Card	Families who are users of the food card programme receive additional transfers for a period of 3 months, in one single payment. Temporary food cards are also distributed to new families, for 3 months.	Open registration	Web portal/ email	Electronic card

	Social	Type of			Lov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Trinidad and Tobago	Social insurance	New programme	Pandemic Leave	Paid leave due to the economic effects that COVID-19 has had on people who are not entitled to sick leave and on parents who cannot work since they need to care for their children during school closures.			
Trinidad and Tobago	Labour market	New programme	Salary Relief Grant	Salary support for people who have lost their jobs, are temporarily out of work or have low incomes.	Social insurance or taxes	Manual self- registration Web portal/ email	Bank account
Uruguay	Social assistance	Vertical expansion	<i>Tarjeta Uruguay Social</i> (Uruguay Social Card)	The amount in the <i>Tarjeta Uruguay</i> <i>Social</i> is doubled once.			
Uruguay	Social assistance	Vertical expansion	Asignación Familiar Plan de Equidad	The amount of the Asignación Familiar Plan de Equidad will be doubled.			
Uruguay	Social assistance	Operational adaptation	Programa de Alimentación Escolar	Provision of meals to school-aged children of the most vulnerable families that benefited from the Programa Nacional de Alimentación Escolar. Schools that are taking part in the PAE remain open to serve as distribution points for take-home rations provided to families, which consist of a lunch, bread, and fruit or dessert.			
Uruguay	Social assistance	New programme	Canasta de Emergencia Alimentaria	Voucher to purchase food products in large supermarkets and small shops through a mobile application.	Social registries Informal/ self-employed workers registry	Web portal/ email	Mobile money
Uruguay	Labour market	Horizontal expansion	Partial unemployment subsidies	Application of a partial unemployment subsidy for dependent workers, contemplating a reduction of the working hours and/or periods of subsidy of less than one month.	Social insurance or taxes	Web portal/ email	Bank account
Uruguay	Labour market	Horizontal expansion	<i>Programa Crédito Dirigido</i> (Targeted Credit Programme)	Financing instrument through which an interest rate subsidy is granted to Microfinance Institutions so that they provide productive loans to MSMEs.			
Uruguay	Labour market	New programme	Subsidy for MIDES single taxpayers	Subsidy aimed at serving businesses that contribute to the Monotributo Social del Ministerio de Desarrollo Social (Social Single Tax Regime of the Ministry of Social Development, MIDES), which will receive a monthly contribution for 4 months.	Social insurance or taxes	No application needed	Cash payment
Uruguay	Social insurance	Vertical expansion	Sickness benefit for people over 65 years of age	Benefit to allow workers who are 65 years old or older to remain isolated while the regulations are in force.			
Venezuela	Social assistance	Operational adaptation	Programa de Alimentación Escolar	The Ministry of Food continued to carry out the PAE with a delivery modality called <i>Punto y Círculo</i> (Dot and Circle).			

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	Social	Type of			Cov	erage expansion	
Country	protection component	response to the crisis	Name of the intervention	Description	Beneficiary identification instrument	Application method	Payment method
Venezuela	Social assistance	New programme	Bono Disciplina y Solidaridad - Sistema Patria (Discipline and Solidarity Grant - Homeland System)	One-time cash benefit for workers in the submerged economy, which is delivered through the national card.	Social registries	No application needed	Electronic card Mobile money
Venezuela	Social assistance	New programme	Bono Unidos por la Vida (United for Life Grant)	One-time cash transfer granted by the Government of Venezuela through the Patria platform.	Civil registry	Web portal/ email	Bank account Mobile money
Venezuela	Social assistance	New programme	Bono Disciplina y Voluntad (Discipline and Will Grant)	One-time cash benefit delivered to the population most affected by the economic crisis caused by the coronavirus.	Civil registry	Web portal/ email	Mobile money
Venezuela	Social assistance	New programme	<i>Bono Padre Bolívar</i> (Father Bolivar Grant)	One-time cash benefit delivered through the <i>Patria</i> platform.	Civil registry	Web portal/ email	Mobile money
Venezuela	Social assistance	New programme	<i>Bono Victoria de Carabobo</i> (Carabobo Victory Grant)	One-time cash benefit to counteract the effects of the pandemic.	Civil registry	Web portal/ email	Mobile money
Venezuela	Social assistance	New programme	Bono Cuidar y Cuidarse (Take Care Grant)	One-time economic benefit to counteract the effects of the pandemic.	Civil registry	Web portal/ email	Mobile money
Venezuela	Social assistance	New programme	Bono Semana Santa 2020 (Easter 2020 Grant)	One-time cash benefit that is part of the Special Grants of the month of April 2020 for the comprehensive protection of Venezuelans in social quarantine and is delivered through the <i>Carnet</i> <i>de la Patria</i> (Homeland Card).	Civil registry	Web portal/ email	Mobile money
Venezuela	Social assistance	New programme	<i>Bono Normalidad Relativa</i> (Relative Normality Grant)	New payment intended to support the population most disadvantaged and affected by the coronavirus. The payment will be made from 12 to 19 June.	Civil registry	Web portal/ email	Mobile money
Venezuela	Labour market	New programme	Bono especial Quédate en Casa (Stay at Home special grant) — Sistema Patria	Monthly benefit paid in cash to workers who are independent, self- employed or in the private sector. It complements the payment of workers' payroll during the COVID-19 emergency.	Informal/ self-employed workers registry	No application needed	Electronic card Mobile money
Venezuela	Labour market	New programme	Suspension of rent payment	Suspension of residential and commercial rent payments to alleviate the economic situation of tenants caused by the global COVID-19 pandemic.	Open registration	No application needed	
Venezuela	Labour market	New programme	Bono Especial Médicos y Médicas de la Patria (Special Grant for Doctors of the Homeland)	One-time cash grant for all doctors for their support in protecting the health of the Venezuelan people amid the COVID-19 pandemic.	Civil registry	No application needed	Mobile money

Source: Prepared by the authors based on data from IPC-IG.

Country	Programme	Pre-COVID-1 amount (mont		Post-COVID-19 (monthl		Periodicity (new	Pre-COVID-19 coverage	Coverage (% of country's total	New
j		Local currency	USD PPP	Local currency	USD PPP	amount)	(people)	population)	beneficiaries
Argentina	Non-contributory pensions	Minimum of ARG11,528.44	466.18	Additional ARG3,000	117.44	Once	1,597,100	11%	
Bahamas	Disability Allowance	BSD63.17 weekly	57.17	-	-	-	Not available	Not available	-
Bahamas	Old-Age Pension	BSD63.17 weekly	57.17	Additional BSD50	45.25	Monthly	1,584	1%	-
Belize	Non-contributory pensions	BZD100	70.62	-	-	-	3,396	4%	-
Bolivia	Disability grant	B0B250	95.52	-	-	-	86,000	2%	-
Bolivia	Renta Dignidad	B0B4,550 annually	1,738.50		-		1,470,372	42%	-
Brazil	Benefício de Prestação Continuada	BRL998	413.32	-	-	-	4,600,000	6%	
Colombia	Colombia Mayor	COP40,000 to COP75,000	27.21 – 51.02	Additional COP80,000	54.42	6 payments	1,698,573	11%	60,000
Costa Rica	Pensión RNC	Minimum of CRC82,000	201.63	-	-	-	123,320	9%	-
Guyana	Old-age pension	GYD20,500	179.04	-	-	-	42,397	21%	-
Mexico	Programa Pensión para el Bienestar de las Personas con Discapacidad Permanente	MXN1,275	121.74		-	-	691,590	2%	-
Mexico	Pensión para el Bienestar de las Personas Adultas Mayores	MXN1,275	121.74	-			7,480,998	21%	
Paraguay	Pensión Alimentaria a Adultos Mayores	Minimum of 25% of the minimum wage (PYG548,209.75)	209.19	-	-	-	207,712	14%	-
Peru	Pensión 65 and Contigo	Pensión 65: PEN250 bimonthly Contigo: PEN150	Pensión 65: 132.60 Contigo: 79.56	-	-	-	597,000	6%	-
Suriname	Old-age pension (AOV)	SRD525	153	Additional SRD750	218.58	Once	60,578	1%	-
Trinidad and Tobago	Disability Assistance Grant and Disability Assistance Grant for Minors	TTD1,800	437.39	Additional TTD150 to TTD500	36.81 – 134.98	Once	23,344	6%	-
Trinidad and Tobago	Old-age social pension	From TTD500 to TTD3,500	134.98 – 850.48		-		97,911	23%	

Table A.2. Pre-existing programmes used in the social protection response to the crisis in LAC (including social pensions, transfer programmes and school feeding programmes)

Country	Programme	Pre-COVID-19 coverage	Coverage (% of total population)	New beneficiaries
Anguilla	School Feeding Programme	Not available	Not available	-
Antigua and Barbuda	National School Meals Programme	3,000	3%	-
Argentina	School canteens	3,000,000	7%	-
Bahamas	National Lunch Programme	4,300	1%	-
Belize	School Feeding Programme	24,022	6%	-
Brazil	National School Feeding Program	40,197,071	19%	-
Cayman Islands	School Lunch Programme and School Meal Programme	525	1%	-
Chile	Programa de Alimentación Escolar	1,828,556	10%	-
Colombia	Programa de Alimentación Escolar	4,029,869	8%	-
Costa Rica	Programa de Alimentación y Nutrición del Escolar y del Adolescente	691,294	14%	-
Dominican Republic	Programa de Alimentación Escolar	1,739,355	16%	-
Ecuador	Programa de Alimentación Escolar	2,873,148	17%	-
El Salvador	Programa de Alimentación y Salud Escolar (School Food and Health Programme)	1,300,000	20%	
Guatemala	Programa de Desayunos Escolares (School Breakfast Programme)	2,500,000	15%	-
Haiti	Programme National des Cantines Scolaires	300,000	3%	-
londuras	Programa Nacional de Alimentación Escolar	1,800,000	18%	-
Jamaica	PATH	130,000	4%	-
Paraguay	Programa de Alimentación Escolar	1,085,942	15%	-

Peru	Programa de Alimentación Escolar Qali Warma		239,84	18			1%		1,316,756
Saint Kitts and Nevis	School Feeding Programme		5,000)			9%		-
Trinidad and Tobago	School Nutrition Programme		5,368	3			0.4%		-
Uruguay	Programa de Alimentación Escolar		273,73	32			8%		-
Venezuela	Programa de Alimentación Escolar		4,031,3	89			14%		-
			Transf	er programmes (d	ash and in	-kind)			
		Pre-COVID-19 ar (monthly)	nount	Post-COVID-19 (monthl	amount	Periodicity	Pre-COVID-19	Coverage (% of	New
Country	Programme	Local currency	USD PPP	Local currency	USD PPP	(new amount)	coverage	country's total population)	beneficiaries
Argentina	AUH and AUE	ARS4,943 per family on average	199.88	Additional ARS3,100 per child	121.35	Once	4,358,851 households	29%	-
Argentina	Tarjeta Alimentar	From ARS4,000 to ARS6,000	156.58 – 234.87	Additional ARS4,000 to ARS6,000	156.58 - 234.87	Twice	1,500,000 households	10%	-
Bahamas	Emergency Food Assistance	Not available	-	-	-		Not available	Not available	10,136 individuals
Barbados	Benefits of the welfare department	Variable	-	Increase of 40%	-	Monthly	Not available	Not available	-
Brazil	Bolsa Família	BRL188 on average	77.86	-	-		13,058,228 households	18%	1,220,000 households
Cayman Islands	Permanent Financial Assistance	KYD850	706.49	Additional KYD425	344.61	Once	2,010 individuals	7%	-
Colombia	Familias en Acción	COP199,000	135.38	Additional COP145,000	98.64	Bimonthly	2,511,457 households	16%	-
Colombia	Jóvenes en Acción	COP344,000	234.02	Additional COP356,000	242.18	Bimonthly	428,779 individuals	3%	-
Dominican Republic	Comedores Económicos	-	-	-	-	-	561,227 individuals	0.05%	100,000 individuals
Grenada	SEED	Not available	-	-	-	-	5,249 individuals	14%	-
Guatemala	Bono Social	GTQ500	108.94	-	-	-	112,794 households	3%	-
Guyana	School Children Cash Grant	GYD10,000	87.34	Additional GYD5,000	43.67	Annually	Not available	Not available	-
Guyana	School Uniform Voucher Allowance	GYD2,000	17.47	Additional GYD2,000	17.47	Once	167,000 individuals	21%	-
Honduras	Bono Vida Mejor	Minimum of HNL3,480 (urban) annually plus additional amounts for children	304.81	-	-	-	268,263 households	12%	

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	Bono Vida Mejor								
Honduras	para Personas con Discapacidad (Better Life for People with Disabilities Grant)	From HNL250 to HNL600	21.90 – 52.55		-	-	21,623 households	1%	
Jamaica	PATH	From JMD1,300 to JMD2,250 per person, depending on the age	17.68 – 30.59	Additional 50% of the regular amount (JMD650 to JMD1,125)	8.84 – 15.30	Monthly	360,000 individuals	38%	
Paraguay	Tekoporã	From PYG225,000 to 300,000 on average	85.86 – 114.48	Additional 50% of the regular amount (PYG 112,500 to PYG150,000)	42.93 – 57.24	Once	167,075 households	11%	-
Peru	Juntos	PEN200 per family	106.08	-	-	-	3,520,729 individuals	33%	
Saint Kitts and Nevis	Poverty Alleviation Programme	XCD500	209.05	-	-	-	4,100 households	26%	940 households
			Transf	er programmes (c	ash and in	-kind)			
Country	Programme	Pre-COVID-19 ar (monthly)		Post-COVID-19 (monthl)		Periodicity (new	Pre-COVID-19 coverage	Coverage (% of country's total	New beneficiaries
		Local currency	USD PPP	Local currency	USD PPP	amount)	00101080	population)	
Suriname	General benefit per child (AKB)	SRD50	14.57	SRD1,000	227.19	Once	90,207 individuals	61%	-
Trinidad and Tobago	Food Support Programme	From TTD510 to TTD800 per family, depending on the size	123.93 – 194.40	From TTD150 to TTD800 per family	36.45 - 194.40	Monthly	25,101 households	6%	50,904 households
Uruguay	Tarjeta Uruguay Social	From UYU1,201 to UYU6,460	42.57 – 228.98	Additional UYU1,201 to UYU6,460	42.57 - 228.98	Monthly	417,602	34%	-
Uruguay	Asignación Familiar — Plan de Equidad	From UYU1,615.23 to UYU2,536.12 per child	57.25 – 89.90	Double the regular amount (UYU1,615,23 to UYU2,536.12)	57.25 – 89.90	Monthly	372,231	30%	

Note: For the calculation of the coverage of cash transfer and social pension programmes, the coverage of indirect beneficiaries was also considered by multiplying the number of beneficiaries by the average number of inhabitants per household in the country. Regarding the amounts of the transfers, the monthly amount was considered, unless periodicity is explicitly mentioned in the table.

Source: Prepared by the authors based on data from IPC-IG matrix (2021).

Table A.3. Main social insurance measures used by LAC countries in response to the COVID-19 crisis (including unemployment benefits, contributory pensions, severance pay and sick leave)

		Amount	f the benefit			Number of be	neficiarias	Coverag	ge (% of				
Country	Name of the	Amount o	Duration Frequency of lists the After the (in months) payment Existing New Be						force)				
oountrig	programme	Before the pandemic	After the pandemic	(in months)	payment	Existing	New	Before	After				
Anguilla	Unemployment Assistance Benefit	-	Up to XCD1,000 (USD PPP402.37)	3	Monthly	-	3,500	-	58%				
Argentina	Seguro por Desempleo	50% of salary	Additional ARS6,000 to ARS10,000 (USD PPP234.87 – USD PPP391.46)	ARS6,000 to .RS10,000 (USD 12 Monthly 9,720,000 - PP234.87 – USD		-	47%	-					
Ecuador	Seguro de Desempleo	70% of incomes	-	5	2	184,599	6,107	2%	2.1%				
Grenada	Unemployment Assistance Benefit	-	XCD330 (USD PPP189.70)	6	2	-	2,700	-	1%				
			Cont	ributory pensi	ons								
	Name of the	Amount o	f the benefit	- Duration	Frequency of			Cove	rage				
Country	programme	Before the pandemic	After the pandemic	- Duration Frequency of Number of beneficiaries (in months) payment		aries (% popula							
Argentina	Contributory pensions	Variable	ARS3,000 (USD PPP117.44)	1	Once	ce 4,648,817		4,648,817		4,648,817		31	.%
Belize	Contributory pensions	-	-	1	Once	45,028		45,028		47	%		
Brazil	13th salary for pensioners	-	-	2	Two payments	30,033,314		41	%				
Chile	AFP funds	-	-	1	Once	9,900,	000	52%					
Guatemala	State pensions	Variable	GTQ1,413 (USD PPP307.87)	1	Once	103,692		1	%				
Peru	AFP pension funds	-	-	2	Twice	7,495,	389	70%					
Peru	ONP pensioners	Variable	PEN930 (USD PPP493.27)	1	Once	591,3	373	6%					
			Sev	erance payme	nt								
Country	Name of the programme	Amount of the benefit	Duration (in months)	Frequency	of payment	Number of be	eneficiaries	Coverag labour	- >				
Argentina	Double severance payment for dismissal without cause	Not higher than ARS500,000 (USD PPP20,218.77)	1	Once No		Not ava	ilable	Not ava	ailable				
Brazil	FGTS fund	-	1	0	nce	63,062	,000	59	1%				
Chile	Cuenta Individual del Seguro de Cesantía	-	1	01	nce	145,5	529	2	%				
Colombia	Retiro de Cesantías	-	Not available	Мо	nthly	10,691	,364	40	1%				

Costa Rica	Fondo de Capitalización Laboral	-	1	Once	1,550,981	63%
Peru	Compensación por Tiempo de Servicios	-	1	Once	3,200,000	17%
				Sick leave		
Country		Frequency of payment		Number of beneficiaries	ciaries Coverage (% of labour force)	
Argentina		On	се	7,000	0.03%	
Mexico	Mexico		се	15,456	0.03%	
Trinidad and	Trinidad and Tobago		се	Not available	ailable Not available	

Note: For the calculation of the population coverage rate of the contributory pension programmes, the direct as well as the indirect beneficiaries were considered by multiplying the number of programme beneficiaries by the average number of inhabitants per household in the country.

Source: Prepared by the authors based on data from the IPC-IG matrix (2021).

Social registries or Social Cash Transfers Auxilo Emergencial (Brazil) Vulnerable Family Gilaviai (Chile) Bono Covid Navidad (Chile) Social registries or Social Cash Transfers Auxilo Emergencial (Brazil) Vulnerable Family Gilaviai (Chile) Bono Covid Navidad (Chile) Social registries or Transfers Assistance (Dominica) Financial compensation (Combia) Social registries or Transfers Assistance Programa Quédate en Coso (Dominica) Social Cash Social Cash Subsidised regime (Eolombia) Social registries or Transfers Assistance Programa Quédate en Coso (Dominica) Programa Quédate Republic) Bono Via Queda en Coso (Peru) Bono Via Queda en Coso (Peru) Bono Via Queda en Coso (Peru) Bono Universal (Bolivia) Bono Universal (Bolivia) Bono Universal (Bolivia) Bono Universal (Bolivia) Bono Guédate Q		Application method						
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				Bono Normalidad Relativa (Venezuela)				

Table A.4. Identification and application methods of emergency cash transfer programmes in LAC

	Application method						
Identification instrument	Manual self- registration by applicant	Manual registration through outreach or enrolment campaign	Web portal or email registration	Mobile platform (SMS, WhatsApp, etc.)	No application needed		
Information from tax or social insurance records					Bono Contra el Hambre (Bolivia Subsidio del IMAS (Costa Rica) Bono Independiente (Peru)		
Self-employed workers and/or informal workers registry			Canasta de Emergencia Alimentaria (Uruguay)	Canasta de Emergencia Alimentaria (Uruguay)			
Open registration (on demand or by community- based targeting)		Social Cash Transfers Assistance Programme (Dominica) COVID-19 Relief Cash Grant (Guyana)	Ingreso Familiar de Emergencia (Argentina) Auxvílio Emergencial (Brazil) Social Cash Transfers Assistance Programme (Dominica) Programa Quédate en Casa (Dominican Republic) Bono Único (Honduras) The COVID Compassionate Grant (Jamaica) COVID-19 Social Benefit Support (Montserrat) Programa Pytyvõ (Paraguay) Programa Seguridad Alimentaria Ñangareko (Paraguay)	Vulnerable Family Survival Programme (Barbados) Auxílio Emergencial (Brazil) Social Cash Transfers Assistance Programme (Dominica) COVID-19 Social Benefit Support (Montserrat) Programa Seguridad Alimentaria Ñangareko (Paraguay)	Ingreso Familiar de Emergencia (Argentina) Social Cash Transfers Assistanc Programme (Dominica) COVID-19 Relief Cash Grant (Guyana)		
Public service consumer data (electricity, water, mobile phone bill/consumption)			Bono Familia de Q1 mil (Guatemala)	Bono Familia de Q1 mil (Guatemala)	Bono de compensación 300 (E Salvador) Bono Familia de Q1 mil (Guatemala)		
Others	<i>Bono Familia</i> (Bolivia)				Financial compensation subsidised regime (Colombia)		

Note: The selection instruments classified as "Others" include: *Registro Único de Estudiantes* (Unique Student Register, RUDE) of the *Bono Familia* (Bolivia) and the registries of health promoting entities (EPS in Spanish) of the Financial compensation of the subsidised regime (Colombia). Source: Prepared by the authors based on data from IPC-IG (2021).



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