



**Domestic workers and social security:
What must they do to get by?**

A Research Paper presented by:

Francisco Alexander Bolaños Cámara

El Salvador

in partial fulfillment of the requirements for obtaining the degree of
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:

Social Policy for Development

SPD

Specialization:

**Poverty Studies and Econometric Analysis of Development
Policies**

Members of the Examining Committee:

Dr. Lee Pegler

Dr. Karin Siegmann

The Hague, The Netherlands
November 2016

Disclaimer:

This document represents part of the author's study programme while at the Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

Inquiries:

Postal address:

Institute of Social Studies
P.O. Box 29776
2502 LT The Hague
The Netherlands

Location:

Kortenaerkade 12
2518 AX The Hague
The Netherlands

Telephone: +31 70 426 0460

Fax: +31 70 426 0799

Acknowledgments

To my beloved family. My mother, my father, my brother and my sister. Thanks for being there always. Every step is because of you. I love you with all my heart.

To Julia, *onda do mar do amor que bateu em mim*.

Thanks to my Latin Family. Thank you so much for being there in the hard and happy moments. All of you always made me feel like if I was at home.

My gratitude to Dr. Lee Pegler and Dr. Karin Siegmann. Thanks for all the guidance and advice.

Many thanks to the ISS Community. This research has been possible thanks to your support during the fundraising for the fieldwork.

Thanks to my discussants, Wendy and Oleksandra. Thanks for taking the time to read and give me constructive advice.

Finally, but not least important, many thanks to the Joint Japan/World Bank Graduate Scholarship Program. If I have achieved this is due to its support.

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Abbreviations and acronyms

AFP	Administradora de Fondo de Pensiones (Pension Fund Administrator Company)
ARENA	Alianza Republicana Nacionalista (Nationalist Republican Alliance)
ASAFONDOS	Asociación Salvadoreña de Administradoras de Fondos de Pensiones (Salvadoran Pension Fund Administrators' Association)
BCR	Banco Central de Reserva de El Salvador (Central Bank of Reserve of El Salvador)
CELADE	Centro Latinoamericano y Caribeño de Demografía (Latin American and Caribbean Demographic Centre)
DIGESTYC	Dirección General de Estadística y Censos (General Direction of Statistics and Census)
DUI	Documento Único de Identidad (Unique Identity Document)
ECLAC	Economic Commission for Latin America and the Caribbean
EHPM	Encuesta de Hogares de Propósitos Múltiples (Multi-Purpose Household Survey)
ELPS	Encuesta Longitudinal de Protección Social (Longitudinal Social Protection Survey)
FEASIES	Federación de Asociaciones o Sindicatos Independientes de El Salvador (Federation of Independent Associations and Trade Unions of El Salvador)
FES	Fundación Friedrich Ebert El Salvador (Friedrich Ebert Foundation El Salvador)
FMLN	Frente Farabundo Martí para la Liberación Nacional (Farabundo Martí National Liberation Front)
GDP	Gross Domestic Product
GMIES	Grupo de Monitoreo Independiente de El Salvador (Independent Group of Monitoring of El Salvador)
ILO	International Labour Organization
ISSS	Instituto Salvadoreño del Seguro Social (Salvadoran Social Security Institute)
Las Febes	Asociación de Mujeres Sindicalistas “Febe Elizabeth Velásquez” (Association of Syndicalists’ Women “Febe Elizabeth Velásquez”)
Las Mélidas	Movimiento de Mujeres “Mélida Anaya Montes” (Women’s Movement “Mélida Anaya Montes”)

PAM	Persona Adulta Mayor (Elderly Person)
PBU	Pensión Básica Universal (Universal Basic Pension)
SAP	Sistema de Ahorro para Pensiones (Savings for Pension System)
SIMUTHRES	Sindicato de Mujeres Trabajadoras del Hogar Remuneradas de El Salvador (Union of Women Paid Household Workers of El Salvador)

Abstract

This research paper focuses in the analysis of the factors affecting the coverage of social security of domestic workers in the branch of old-age benefits in El Salvador. It analyses barriers of provision as well as barriers in accessing of social security. The research relies on author's calculations with national surveys and primary information from interviews with domestic workers and stakeholders. The investigation concludes that barriers affects domestic workers in different degrees, according to their particular contexts. Besides, the research paper discusses the ambiguous role of the government in provisioning social security. Regarding this, the paper states that a broad social movement might be helpful to improve labor standards for domestic workers. Finally, the research paper holds that the lack of coverage of current domestic workers will create greater pressure on intergenerational arrangements in the context of an aging population.

Relevance to Development Studies

The research paper provides a better understanding about the factors affecting the coverage of social security of domestic workers. It is innovative because it blends information from national surveys and primary information. Besides, the research paper provides insights about a possible beginning to change the precariousness of domestic work. Finally, the research paper explores how the lack of coverage might influence the transition to retirement and the alternatives to finance retirement.

Keywords

Domestic workers, domestic service, domestic work, pension system, social security, coverage, El Salvador

1. Introduction

1.1. Domestic work and coverage of social security

Domestic workers represent an important source of employment with high female participation. Globally, domestic workers amount to 52.6 million from 117 countries and territories, which represented 1.7% of total employment worldwide at the end of 2010 (ILO 2013). Besides, women account for more than 80% of domestic workers worldwide (ILO 2013). However, despite the importance of the sector, a large part of domestic workers remains excluded from basic labor rights. As pointed out by ILO (2013: 95), “only 10 percent of all domestic workers (or 5.3 million) are covered by general labor legislation to the same extent as other workers”¹ in labor rights such as minimum wage coverage, working time, maternity protection and paid annual leave.

In El Salvador, domestic workers also represent an important share of the labor force with a high female participation. In 2014, domestic workers amounted 115,991 workers, which represented 4.5% of the Salvadoran labor force. In addition, 96.3% of Salvadoran domestic workers were women. Nonetheless, domestic workers also experience precarious working conditions in El Salvador. For instance, some authors have pointed out that the largest part of domestic workers faces excessive workdays, no recognition of extra hours, no minimum wage coverage, no compensation participation; as well as some of them have suffered from verbal, physical or sexual abuse (Vega et al. 2010, Martínez and Marroquín 2015). To illustrate this point, in 2014, 65.6% of total domestic workers worked more than 44 hours a week², 66.4% had an hourly wage below the hourly minimum wage³, 98% do not contribute to social security, 99.1% do not have a written contract (DIGESTYC 2015), and 99.6% were not affiliated to a union in 2012 (DIGESTYC 2014).

Regarding this, the research paper focuses in the analysis of the factors affecting the coverage of social security of domestic workers in the branch of old-age benefits⁴. The paper follows the ILO’s conceptualization of domestic work. Concerning this, the domestic work is the work performed either in or for a single household, or multiple households; with an employment relationship, performed in a regular basis, which tasks are typical of the domestic sphere, supervised by the owners of the household, with remuneration in cash or in kind, and when the employer do not obtain economic profits from such tasks (ILO 2010, ILO 2011a, D’Souza 2010). Thus, domestic work includes a varied range of tasks, such as cleaning, cooking, washing and ironing clothes; take care of children, or elderly people or sick members of the family; gardening, patrolling, gatekeeping, guard the houses, chauffeurs, among others (D’Souza 2010, ILO 2010, Smith 2011)

¹ An extensive discussion about the extent of the legal protection of domestic workers can be found in ILO (2013).

² According to the Labor Code of El Salvador, a regular working week ranges between 40-44 hours.

³ The reference is the minimum wage of maquila sector, which in 2014 was US\$202.80.

⁴ According to the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102), nine branches constitute a social security system: medical care, sickness benefits, unemployment benefit, old-age benefits, employment injury benefits, family benefits, maternity benefits, invalidity benefits and survivor’s benefit (ILO 1952).

The labor legislation of El Salvador includes in its definition of domestic work the characteristics of the ILO's conceptualization. According to the Labor Code, the domestic workers are those that perform typical tasks of either households, sites of residence or private rooms; and which do not generate economic profits for the employer. Besides, workers performing activities in either industrial, commercial or social companies are not considered domestic workers (Asamblea Legislativa de la República de El Salvador 1972).

Besides, the coverage is understood as the percentage of workers that contributes to the pension system in a certain period (Ginneken 2003a, Rofman et al. 2006, Ginneken 2009, Da Costa et al. 2011). Thus, the paper puts the attention in the contributory pension system rather than in the non-contributive pensions.

This research paper is developed in the context of the recent international policy debates promoted by the International Labor Organization. Concerning this, the ILO Domestic Workers Convention 2011 (No. 189) and the ILO Domestic Workers Recommendation 2011 (No. 201) provide the basic principles and guidelines to ensure decent work for domestic workers (ILO 2011a, ILO 2011b). Besides, the ILO Social Protection Floors Recommendation 2012 (No. 202) provides guidance to establish national floors of social protection for the extension of universal and equitable social security (ILO 2012). More recently, the ILO Transition from the Informal to the Formal Economy Recommendation 2015 (No. 204) advocates for the protection of workers in the informal economy, taking into consideration the heterogeneity of characteristics, contexts and needs of these workers (ILO 2015). Consequently, these instruments encourage the necessity of the extension of the social protection for all the types of workers, but also put attention to the specific category of domestic workers.

Moreover, the demographic transition of El Salvador puts this paper in a context where the issues related with social security and old-age benefits have particular importance. On the one hand, El Salvador is in a period of demographic dividend, which means that the potentially active population will be growing up until 2040 and then it is projected that this will slowly decrease. However, to take advantage of this window of opportunity, it is required to create public policies that promote decent work, including benefits related to social security (Córdova et al. 2010). On the other hand, it is estimated that the participation of the population 60 years and older will increase from 8.8% in 2005 to 21.5% in 2050, and then it will reach 34.4% in 2100 (Córdova 2015). Therefore, the projection of the aging population stresses the importance of increasing the coverage of the social security of the current workers, in order to increase their possibilities to receive old-age benefits during their retirement.

In addition, the coverage of a pension system is a key factor to prevent poverty during old-age (Barr and Diamond 2006, Argueta 2007, Gasparini et al. 2007, Bosch et al. 2013). Income security during the old-age is important because ageing is a human contingency "associated with potential risks derived from reduced capacity or opportunities to work, which in turns increases the probability of falling into poverty by diminishing individual or family incomes" (Argueta 2007: 7). In El Salvador a small part of the population above statutory retirement age receives a pension: in 2014 only 14% (DIGESTYC 2015). However, the most important figure is the disparity in the poverty rate between those with and without a pension. For instance, in 2014 the poverty rate within population above statutory retirement age with pension was 9.9%, but it sharply increases to 34.2% within those without a pension (DIGESTYC 2015).

The pension system of El Salvador is a regime of individual pension accounts, which means that benefit levels are strongly linked with the earning and contributory histories (Ar-

gueta 2011, Arza 2015). Regarding this, the workers in formal, full-time and life-long employment (usually male workers) have more chances to receive a pension. However, women in informal employment⁵ -including women in domestic work- have lower chances to meet the eligibility conditions⁶ to receive a pension of their own, and if they reach it, the benefit is lower. This is explained, in part, because women in informal employment often have “shorter periods of paid work, more part-time work and lower earnings” as compared to men (Arza 2015: 13). As the domestic work is an occupation with high participation of women, this research paper is relevant to understand gender inequalities in the pension system.

Besides, Vega et al. (2010) and Martínez and Marroquín (2015) have studied the working conditions of the domestic workers in El Salvador, with both concluding that a special regime of social security is required for them. Besides, Ginneken (2009) points out that in order to extend the coverage of social security in developing countries, it is important to develop tailor-made contribution modalities for specific group of workers in the informal economy. However, before design and implement a social security scheme for domestic workers, it is important to understand the barriers and the dynamics that constraint the coverage of this occupation.

An important strand of the literature has discussed the challenges for the extension of the coverage of pension systems in Latin America (Ginneken 2003b, Bertranou 2006, Bosch et al. 2013). For instance, Da Costa et al. (2011) applies an econometric model to identify socio economic factors associated with probability of contribution to the social security in Brazil and Chile, but they do not carry out the analysis for domestic workers. Packard et al. (2002) and Auerbach et al. (2005) carry out a similar probit model for El Salvador. They include variables of industry and type of job, but neither of them apply the model for domestic workers. On the other hand, ECLAC (2006) carries out an econometric model for Latin America and it finds that domestic workers are less likely to contribute to the social security as compared to wage earners. However, it does not include a specific model neither for El Salvador nor for domestic workers.

On the other hand, Barrientos (2002), Ulrichs (2016) and Holmes and Scott (2016) have discussed with a more comprehensive perspective the barriers that women informal workers face for having access to social protection. Due to the high participation of women in the domestic work, these authors provide a better light to understand the challenges for extension of the coverage of domestic workers. Notwithstanding that, these analyses provide evidence from a general perspective of women in informal employment, but do not address the particular characteristics of domestic work.

In addition, when analyzing the lack of social security of informal workers, the predominant perspective is to analyze the current coverage of workers, but not the role of this in the social construction of the retirement. As an instrument of social policy, the pension system has two main objectives: “to provide ‘sufficient’ income to meet the basic needs of the elderly (to prevent poverty in old-age) and to prevent a sudden drop in consumption, upon reaching retirement age (consumption smoothing)” (Bosch et al. 2013: 2). In order to achieve these objectives, workers need to save during their working life through contributions to a pension sys-

⁵ By understanding women in informal employment as the women workers that do not have labor protection, including coverage of social security in the branch of old-age benefits.

⁶ The eligibility conditions in El Salvador for an old-age benefit are: a minimum of 25 years of contribution and reach the age of retirement, which is 60 years old for men and 55 years old for women.

tem, thus they would have saved financial resources for their income security during their retirement (Bosch et al. 2013). Therefore, a typical design of a contributory pension system establishes two requirements for receiving an old-age pension: to achieve a minimum years of contribution and reach the age of retirement.

In relation to the second requirement, it assumes that age of retirement starts at a certain chronological age, and doing so, the entitlement for an old-age pension is attributed by virtue of chronological age⁷. Regarding this, the research paper wants to call the attention on the intersection between the current coverage of the pension system and the social construction of the retirement, namely when domestic workers will retire from the labor market and how they might finance their retirement.

Hence, this research attempts to answer the following question: Why the largest part of the domestic workers does not have coverage of the pension system?

Furthermore, in order to answer this question, the paper also addresses the following sub-research questions:

- What are the main barriers that domestic workers face in contributing to the pension system? How might these be resolved?
- How are and how might retirees' social security needs to be resolved if the system does not provide for them?

Once that have been set the relevance and contribution of this research paper to the development studies, the next section presents the methodology to conduct the research.

1.2. Research Methodology

The research relies on a mixed-methods approach, including sources of both quantitative and qualitative, as well as a literature review of relevant studies. Sources of quantitative data include the *Encuesta de Hogares de Propósitos Múltiples*⁸ (EHPM) and the *Encuesta Longitudinal de Protección Social*⁹ (ELPS), both conducted by the *Dirección General de Estadísticas y Censos* (DIGESTYC)¹⁰ and with national representativeness. On the other hand, qualitative information comes from 24 interviews with domestic workers and seven semi-structured interviews with stakeholders. In addition, this research relies in a comprehensive literature review. The research follows this approach for several reasons.

The EHPM is the major source of labor, demographic, economic and social characteristics of both households and individuals. Regarding this, the EHPM enables to elaborate a social, economic and demographic profile of the domestic workers. Besides, it enables to examine labor conditions that could be affecting the coverage of social security, such as wages, working

⁷ Melchiorre (2004 cited in Huijsmans et al. 2014: 165-166) also holds a similar statement in relation to young people: "It is by virtue of chronological age that young people are attributed specific rights, are subject to compulsory education and are excluded from participating (fully) in various spheres of the adult world, including work, political office and marriage, until they have reached a specified chronological age".

⁸ Multi-Purpose Household Survey.

⁹ Longitudinal Social Protection Survey.

¹⁰ General Direction of Statistics and Census.

hours, labor contract and in-kind payment. At the time of this research, the more recent EHPM was conducted in 2014.

The ELPS provides more specific information about the labor force and the pension system. Concerning this, the ELPS asks why a worker do not contribute to the pension system, what could incentive their affiliation to the pension system, how much of their earnings they would be willing to contribute, what they believe they would do at the time of their retirement, at what age they believe that they would retire and how do they believe that they will finance their retirement. The research paper uses the ELPS carried out in 2013, that asks to the workers for information of the period 2011-2012.

Despite the important information of the ELPS, when it asks why a worker do not contribute to the pension system, a possible answer of the survey is “Not applicable (domestic worker, agricultural worker, other jobs)”. This represents a major limitation because it assumes that domestic work itself is a reason for no contribution. As a matter of fact, 93.5% of domestic workers that were not contributing at the time of the survey, reported that they did not contribute because they worked in domestic service¹¹ (DIGESTYC 2014). Therefore, in order to investigate about specific reasons of the domestic service, it was necessary to collect data from additional sources of information, such as domestic workers and stakeholders.

It worth to mention that information presented from national surveys comes from author’s calculations based on the data bases. Therefore, the combination of national surveys and primary information is a strengthen of the research paper, because it blends the information in order to build a better understanding of the factors affecting the lack of coverage of social security.

Snowball sampling was used to identify the 24 interviewed¹². With aiming to ensure a confident environment during the interviews, the anonymity of the informants was guaranteed. Descriptive information about the interviewed can be found in the Appendix 1.

In addition, the interviews with stakeholders were conducted for understand the political economy underlying the barriers that domestic workers face in accessing to social security. The interviewed included: one representative of a union of domestic workers, five representatives of unions that support domestic workers, and one interviews with a representative of the administrators of pension funds. The interviewed representatives were the following:

- *Sindicato de Mujeres Trabajadoras del Hogar Remuneradas de El Salvador* (SIMUTHRES)¹³
- *Fundación Friedrich Ebert El Salvador* (FES)¹⁴
- *Asociación de Mujeres Sindicalistas “Febe Elizabeth Velásquez” (Las Febes)*¹⁵
- *Movimiento de Mujeres “Mélida Anaya Montes” (Las Mélidas)*¹⁶

¹¹ Other reasons were: 2.7% working condition imposed by employer, 2.6% personal initiative (not obligated to contribute), 0.8% not know/no answer, 0.3% financial problems of the enterprise, and 0.2% mutual agreement between employer and employee (DIGESTYC 2014).

¹² Although the results cannot be generalized to the entire universe of domestic workers, the interviews provide valuable inputs to answer the research questions.

¹³ Union of Women Paid Household Workers of El Salvador.

¹⁴ Friedrich Ebert Foundation El Salvador.

¹⁵ Association of Syndicalists’ Women “Febe Elizabeth Velásquez”.

¹⁶ Women’s Movement “Mélida Anaya Montes”.

- *Federación de Asociaciones o Sindicatos Independientes de El Salvador* (FEASIES)¹⁷
- *Grupo de Monitoreo Independiente de El Salvador* (GMIES)¹⁸
- *Asociación Salvadoreña de Administradoras de Fondos de Pensiones* (ASAFONDOS)¹⁹

The literature reviews incorporated conceptual frameworks about domestic work, contributory pension systems and social age; relevant research and publications about working conditions of domestic workers, factors associated with the lack of social security of informal workers, women informal workers and domestic workers. The next section discusses the limitations of the research paper.

1.3. Limitations

In El Salvador the largest part of the coverage of old-age benefits comes from the contributory schemes. In 2009, it was estimated that 15.9% of the population above statutory pensionable age was receiving an old-age pension of the contributory system. In contrast, only 2.2% of the same population of reference was receiving a non-contributory pension (ILO 2014). In spite of the low levels of coverage of both schemes, due to the relative higher importance in terms of coverage²⁰ of the contributory scheme, the research paper focuses in the factors affecting the coverage of scheme of individual savings accounts.

On the other hand, the analysis does not tackle the point of view of employers. They are also a key source of information to understand what could be the factors that influence the lack of coverage of social security of domestic worker. Therefore, further analysis could focus in this issue. Besides, the opinions of representatives of the Ministry of Labor and Social Provision, the Superintendence of Pensions, as well as the Legislative Assembly deserve attention. However, despite the attempts to contact them, it was not possible to have access for an interview.

Finally, the intersection between the coverage of the pension system and the social construction of the retirement is exploratory. It only addresses the transition from the working life to the retirement and the alternatives to finance the retirement. Therefore, a deeper analysis is necessary to understand the social meanings of the retirement and the old-age in El Salvador.

1.4. Structure of the paper

The research has been structured in seven chapters. The first one presents the introduction, the methodology and the limitations of the investigation. Chapter two elaborates a profile of domestic workers in El Salvador, which includes tasks and occupations performed; a demographic, social and economic profile, as well as gap of coverage in relation to gender and other workers. Besides, chapter two briefly presents some considerations about migrant domestic workers and the main features of the contributory pension system.

¹⁷ Federation of Independent Associations and Trade Unions of El Salvador.

¹⁸ Independent Group of Monitoring of El Salvador.

¹⁹ Salvadoran Pension Fund Administrators' Association.

²⁰ Since 2009 a non-contributory pension was introduced for elderly population in poverty conditions. The *Pension Básica Universal* (PBU) is a monthly benefit of US\$50. The PBU is financed with the national budget and it is focalized for old-age population with at least 70 years old, that do not receive any sort of pension and that live in a municipality of extreme poverty. As condition, the beneficiary has to attend to health checkups. An analysis of the PBU can be found at Córdova (2015).

The chapter three discusses the factors affecting the lack of coverage of social security of domestic workers. Chapter four analyzes the main barriers that domestic workers face in contributing to the pension system in El Salvador and the role of the government in reproducing these barriers. Chapter six explores how the lack of coverage of the pension systems might affect the transition from the working life to the retirement, as well as the alternatives to resolve social security needs of retirees. Finally, the research closes with the main conclusions and reflections derived from the investigation.

2. Domestic workers and the pension system in El Salvador

The chapter is structured in five sections. The first section presents the main design features of the pension system of individual savings accounts (SAP) in El Salvador, based on information from the national legislation and the interview with ASAFONDOS's representative.

The second section shows the tasks and occupations that domestic perform, as well as the gendered division of labor that exists within the domestic service. For doing this, the section draws on the information of the EHPM. Besides, the second section presents information from the interviews that shows that domestic workers come from different labor histories and the entrance to the domestic service was motivated for various reasons.

The third section presents a comparison of domestic workers vis-à-vis the labor force that do not work in domestic service. The comparison examines social, economic and demographic characteristics based on information of the EHPM.

Then the fourth section gives an overview of the coverage of social security of domestic workers. Regarding this, it shows the gap coverage between domestic workers and other workers, as well as gender inequalities in the coverage of domestic service. This section relies in the information of the EHPM.

Finally, last section continues with some considerations about migrant domestic workers and accessing to the pension system. This section takes into account information from the interviews with an organization that support migrant workers in El Salvador (GMIES), and the interview with the ASAFONDOS' representative.

2.1. The contributory pension system in El Salvador

The privatization of the pension system of El Salvador was approved in December 1996²¹. This structural reform closed the public pension system²² for new affiliations and became the financial regime from pay-as-you-go (PAYG) to individual savings accounts²³. Thus, the pension system is privately managed by *Administradoras de Fondo de Pensiones* (AFP)²⁴. This market-oriented pension reform occurred in a context where privatizations, trade and financial liberalization, as well as deregulation were the predominant paradigm in Latin America (Kay 1999, James and Brooks 2001, Madrid 2002, Brooks 2007, Bender 2013).

The President Calderón Sol, who has been elected in 1994, highlighted in his oath of office that one of the main objectives of the reform would be the extension of the coverage because the public system was not able to cover all the groups of workers (La Prensa Gráfica 1994 cited in Mesa-Lago and Córdova 1998).

²¹ However, the private system started operations in April 1998.

²² For an extensive analysis of the public pension system in El Salvador, see Córdova et al. (1994), Chavarría (1994), Crespín (1994) and Mesa-Lago and Córdova (1998).

²³ In a financial regime of individual savings accounts “the pensions that workers receive on retirement are determined by the amount of funds accumulated in their individuals retirement account” (Madrid 2002: 160). The funds accumulated are determined by three factors: the earnings of the worker, the frequency of contributions, and the returns generated by the investments of the private administrators (Argueta 2011).

²⁴ Pension Fund Administrator Company.

The reform approved stated that a special regulation would be dictated for the incorporation of specific group of workers, but it did not specify how that would be done (Mesa-Lago and Córdova 1998). Regarding this, the *Ley del Sistema de Ahorro para Pensiones*²⁵ (SAP Law) in the Art. 9 states that a special regulation would be created for incorporation of domestic workers (Asamblea Legislativa de la República de El Salvador 1996). Notwithstanding that, 19 years after, that regulation has not been made.

The private pension system has two affiliation modalities: for dependent workers and independent workers. The former is for workers in dependent employment relationship, while the latter is for self-employed workers. However, domestic workers cannot register as dependent workers because employer's registration is only possible for juridical persons with a tax identification number.

Despite the absence of a special regime for domestic workers, these may affiliate as independent workers. This affiliation modality is voluntary and for self-employed workers. In practice, some employers have affiliated their domestic workers in the independent modality (interview ASAFONDOS 2016). Regarding this, the employers help their employees with the administrative procedures, and perhaps to pay the contributions. Nonetheless, there no exists information available to determine if domestic workers have been affiliated in the independent modality by their employers, or because of their own initiative (interview ASAFONDOS 2016).

The affiliation is possible for: national workers in El Salvador, foreign workers in El Salvador, and workers from El Salvador working abroad. Affiliation to the private system is possible either with the *Documento Único de Identidad* (DUI)²⁶ or the passport number. The Table 1 presents the main characteristics of both modalities.

²⁵ Law of Savings for Pension System.

²⁶ Unique Identity Document.

Table 1. Main features of the private pension system (SAP)

Design feature	Dependent workers	Independent workers
Affiliation of domestic workers	Affiliation of domestic workers is not possible in the dependent modality	Affiliation of domestic workers is possible in the independent modality
Mandatory contribution	Mandatory for workers in dependent employment	Voluntary
Contribution rate	13% of worker's salary: 6.25% paid by employee and 6.75% paid by employer	13% of worker's earning
Distribution of the contribution rate	10.8% for savings account and 2.2% for the administration fee and the insurance of invalidity and survivorship	10.8% for savings account and 2.2% for the administration fee and the insurance of invalidity and survivorship
Minimum wage of reference for full-time job	US\$ 202.80 in 2014 (minimum wage of maquila sector)	US\$ 202.80 in 2014 (minimum wage of maquila sector)
Contribution for part-time job	Contribution for part-time job is possible according to the respective portion of the minimum wage of reference, i.e.: for half time workers the minimum wage of reference is 50% of the minimum wage of reference	Contribution for part-time job is possible according to the respective portion of the minimum wage of reference, i.e.: for half time workers the minimum wage of reference is 50% of the minimum wage of reference
Contribution for multi-employers	Workers with multiple employers can contribute	In theory independent workers do not have an employer
Entitlement requirements	i) achieve the age of retirement, which is equal to 60 years old for men and 55 years old for women, and b) a minimum years of contribution equal to 25 years	i) achieve the age of retirement, which is equal to 60 years old for men and 55 years old for women, and b) a minimum years of contribution equal to 25 years

Source: Elaborated by the author based on SAP Law (Asamblea Legislativa de la República de El Salvador 1996) and interview with ASAFONDOS's representative.

2.2. Domestic workers: occupations and tasks

For the purposes of this research, domestic work encompasses²⁷: i) workers of 18 years old or older, ii) working for a single or multiple households, iii) performing typical tasks of the domestic sphere, and iv) receiving at least a portion of payment in cash.

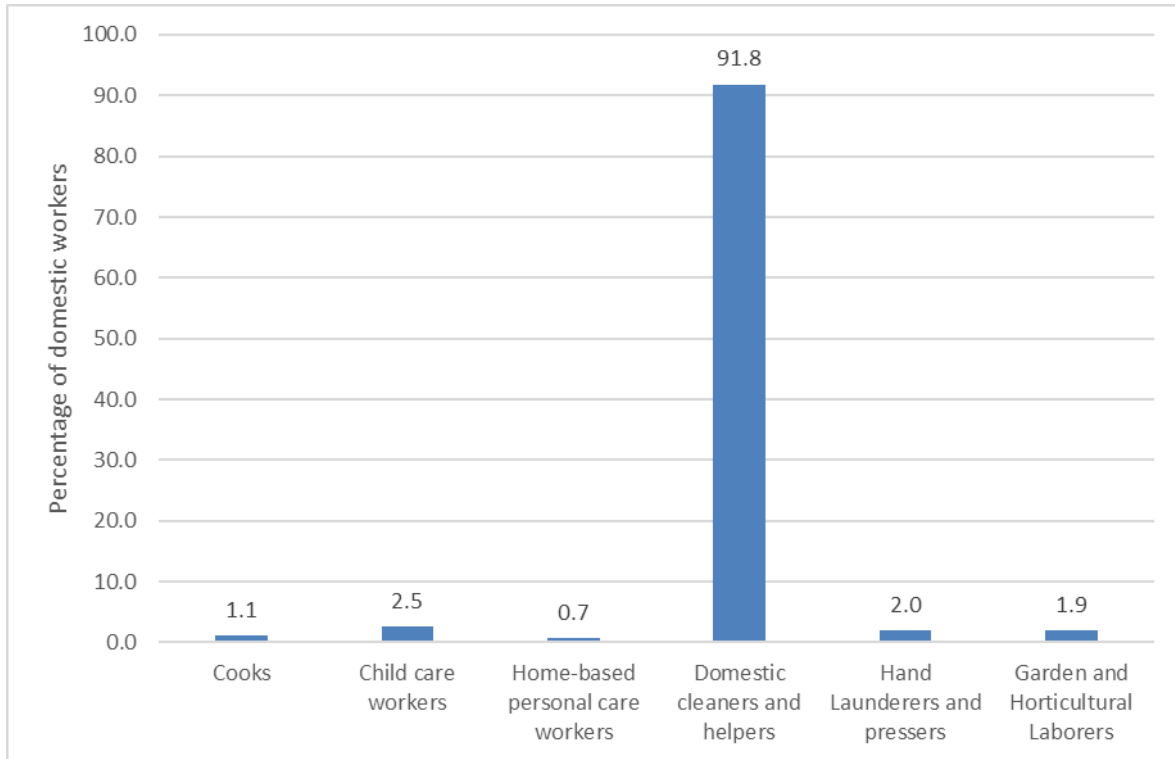
The Figure 1 shows²⁸ that the largest part of domestic workers, around 92%, performs as domestic cleaners and helpers. Meanwhile, a small share of domestic workers are child care

²⁷ More details about the operative definition can be found in the Appendix 3. Besides, a further discussion about how to count domestic workers on the basis of statistical classifications can be found at ILO (2013) and D'Souza (2010).

²⁸ These occupational categories do not include all the range of activities that domestic workers could perform. However, the information available at DIGESTYC (2015) that fulfil the criteria of the operative definition of this research only includes these categories.

workers (2.5%), hand launderers and pressers (2.0%), garden and horticultural laborers (1.9%), cooks (1.1%) and home-based personal care workers (0.7%).

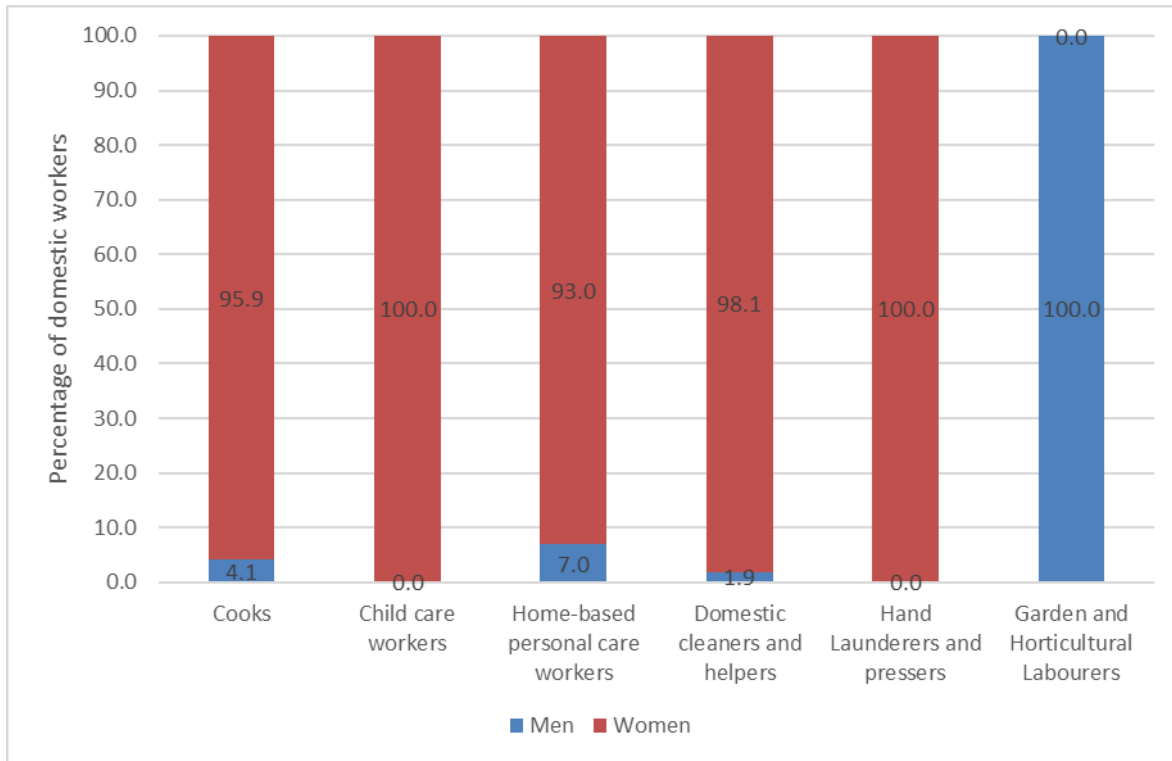
Figure 1. Occupations of domestic workers, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: total domestic workers 115,991.

However, a gendered division of labor is present in the type of occupations that men and women perform as domestic workers. The Figure 2 shows the sex distribution in each occupational category of domestic work. It shows a gender division of labor, where the tasks associated with care and cleansing are overrepresented by women. For instance, more than 90% of cooks, home-based personal care workers and domestic cleaners and helpers are women. This is exacerbated within child care workers and hand launderers and pressers, where 100% of workers performing these tasks are women. Instead, men dominate in other categories that are less associated with care work. For example, Figure 2 shows that 100% of gardeners and horticultural laborers are men.

Figure 2. Occupations of domestic workers by sex, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015).

Nonetheless, the domestic workers have different labor histories and they have worked in different activities. For instance, from 24 domestic workers interviewed, 18 workers have worked in other occupations, such as agriculture labor, store manager, restaurant chef, fruit seller, secretary, waitress, maquila worker, amongst others. Besides, some have worked more years in the domestic service than in other occupations, and vice versa (interviews with domestic workers 2016).

Moreover, the entrance to the domestic work is motivated by different reasons. On the one hand, it may be because processes of marginalization push them to the domestic service. On the other hand, other workers may decide to opt in the domestic service because it provides a better job opportunity. For instance, some workers came in to the domestic service due to the low schooling level:

“I had to start in the domestic service because I did not find other job. I did not finish the school” (interview DW10 2016).

However, it is important to notice that a higher schooling level do not means that a worker will find a job in other occupation. For instance, a domestic worker expressed her frustration because she does not find a job despite she is attending the university:

“It was the only option that I found. I have tried in both financial and services companies, but they asked for experience. I do not have experience, but they also do not give the chance to learn” (interview DW13 2016).

Other workers have been marginalized from the labor market due to their age, therefore they needed to take a job in the domestic service:

“I had 42 and it is common that companies marginalize people at my age. They do not give you a job anymore. I needed to find a way to live honestly, so I decided to start at the domestic service” (interview DW8 2016).

The stories of other workers show the marginalization from the labor market due to obligations related to unpaid care work. Although once they were released from that obligations, they were able to participate in the labor market. For this woman, the domestic service is a way of gaining economic independence:

“I used to take care of my son, but now he has grown up. Now I feel that he does not need me. I needed to gain my own money, to be independent” (interview DW4 2016).

Meanwhile, other workers found that domestic service offers a better option as compared to other jobs. For instance, these workers that decided to leave their previous jobs,

“I have a small market, but I rather than gaining profits, I was having losses. In the domestic service I do not have a high income, but at least I do not lose my money” (interview DW2 2016)

“I started at the domestic service because I considered that it was a good opportunity. Here I gain more than in the maquila” (interview DW14 2016).

Therefore, this sections shows that there is a gendered division of the tasks assigned within the domestic service. This reflects the traditional preconception that women are in charge of the care tasks of the household, meanwhile men have to perform productive activities (Ulrichs 2016). As Razavi et al. (2012: xxiii) state, labor markets are social institutions, therefore “they are shaped by social norms and power inequalities” and they reproduce the types of jobs that are culturally accepted for men and women.

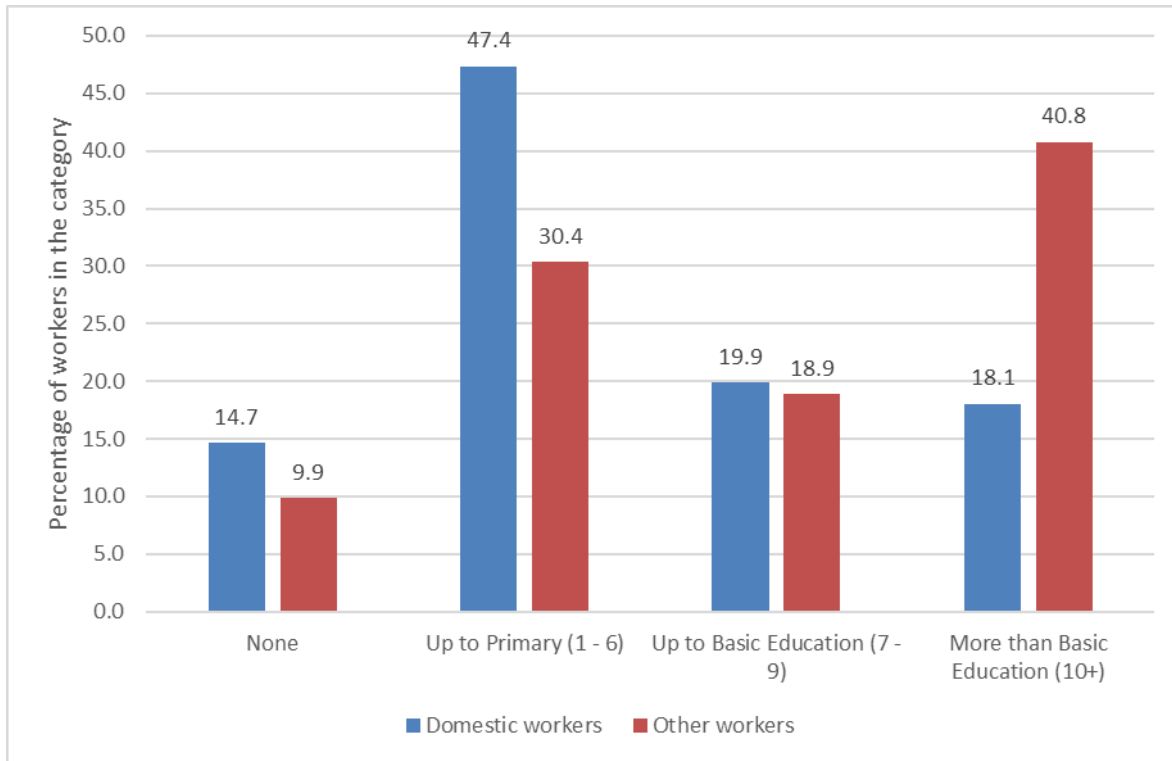
Besides, the information from domestic workers interviewed suggests that the reasons underlying the entrance to the domestic work may be a matter of necessity, or marginalization due to their age, or because it enables them to gain economic independence, or because they found in the domestic service a convenient occupation. The next section examines the socio economic and demographic profile of domestic workers.

2.3. Domestic workers: socio economic and demographic profile

Domestic workers are concentrated in lower level of education as compared to other workers²⁹. For instance, Figure 3 shows that as compared to other workers, a higher portion of domestic workers have not completed at least one year of schooling: 14.7% within domestic workers and 9.9% within other workers. Besides, 47.4% of domestic workers have a level of education of up to primary, and in contrast, this percentage is higher within other workers with 30.4%. All in all, more than a half of domestic workers (62%) have a level of education between 0-6 years. Conversely, this share is lower within other workers with 40.3%.

²⁹ Other workers refer to workers different to domestic workers.

Figure 3. Distribution of years of education if worker is/not in domestic service, El Salvador 2014

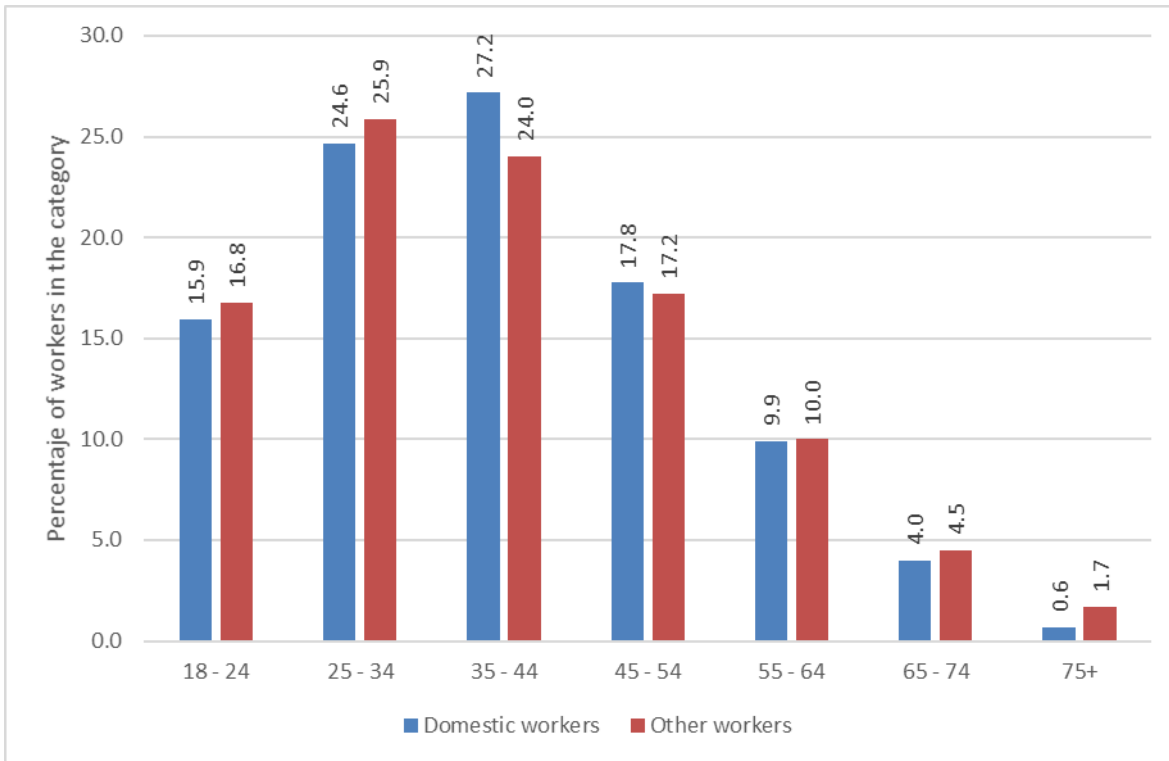


Source: Author's calculations based on DIGESTYC (2015). Note: total domestic workers 115,991. Total other workers 2457,660.

In addition, Figure 3 demonstrates that 19.9% of domestic workers have completed up to basic education (7-9 years of schooling). Meanwhile, the percentage of other workers between 7-9 years of schooling is slightly lower with 18.9%. In contrast, the highest share of other workers has accomplished more than basic education (10 or more years of schooling), with 40.8%. However, within domestic workers only 18.1% have achieved this level of education.

Regarding the age distribution, Figure 4 shows a similar distribution between domestic workers and other workers. For both categories, the percentage of workers increases from the range 18-24 years-old to the range 25-34 years-old. Besides, for both groups is observed a higher concentration of workers between ranges 25-34 and 35-44 years-old. Thereafter, the percentage of workers diminishes at the ranges of 55-64, 65-74 and 75 or more years-old. This indicates that the largest part of both group of workers is concentrated in the intermediate ranges of age.

Figure 4. Age distribution if worker is/not in domestic service, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: total domestic workers 115,991. Total other workers 2457,660.

Table 2 shows that domestic work is highly represented by women, with 96.3%; and the largest part lives in the urban area, with 61.1%. Besides, roughly 1 out of 3 domestic workers (28.3%) belong to households in poverty. In addition, 65.7% of domestic workers live in households with at least one shortage of basic services; either drinking water, sanitation, electricity, dwelling with deficit materials or dwelling with overcrowding. When analyzing each basic service, Table 2 shows that the highest incidence is in dwelling with overcrowding (50.8% of domestic workers); followed by dwelling with deficit materials (29.6%), dwelling without access to drinking water (28.8%), dwelling without access to electricity (20.8%, and dwelling without access to sanitation (6.4%).

Table 2. Average of selected variables if worker is/not in domestic service, El Salvador 2014

Variable	Average domestic workers	Average other workers	p-value
Sex (percentage of women) ^a	96.3	40.3	0.000***
Area (percentage in urban area) ^b	61.1	67.4	0.000***
Income poverty (percentage in poor households) ^b	28.3	27.3	0.556
Dwelling without access to drinking water (percentage of workers) ^b	28.8	21.7	0.000***
Dwelling without access to sanitation (percentage of worker) ^b	6.4	4.5	0.018***
Dwelling without access to electricity (percentage of workers) ^b	20.8	13.3	0.000***
Dwelling with deficit materials (percentage of workers) ^b	29.6	20.2	0.000***
Dwelling with overcrowding (percentage of workers) ^{b c}	50.8	37.2	0.000***
Dwelling with at least one shortage of basic services (percentage of workers) ^b	65.7	50.2	0.000***

Source: Author's calculations based on DIGESTYC (2015). Note: ^a Total domestic workers 115,991. ^b Domestic workers reported as members of the household where they work were excluded in these variables. This is because for these workers the household characteristics are from the household of the employer, not from the household where they come from. According to DIGESTYC (2015) these are domestic workers with one free day every two weeks. Total domestic workers 110,743. ^c Four or more members per room. Total other workers in all variables 2457,660. * Difference statistically significant at 10%, ** difference statistically significant at 5%, *** difference statistically significant at 1%.

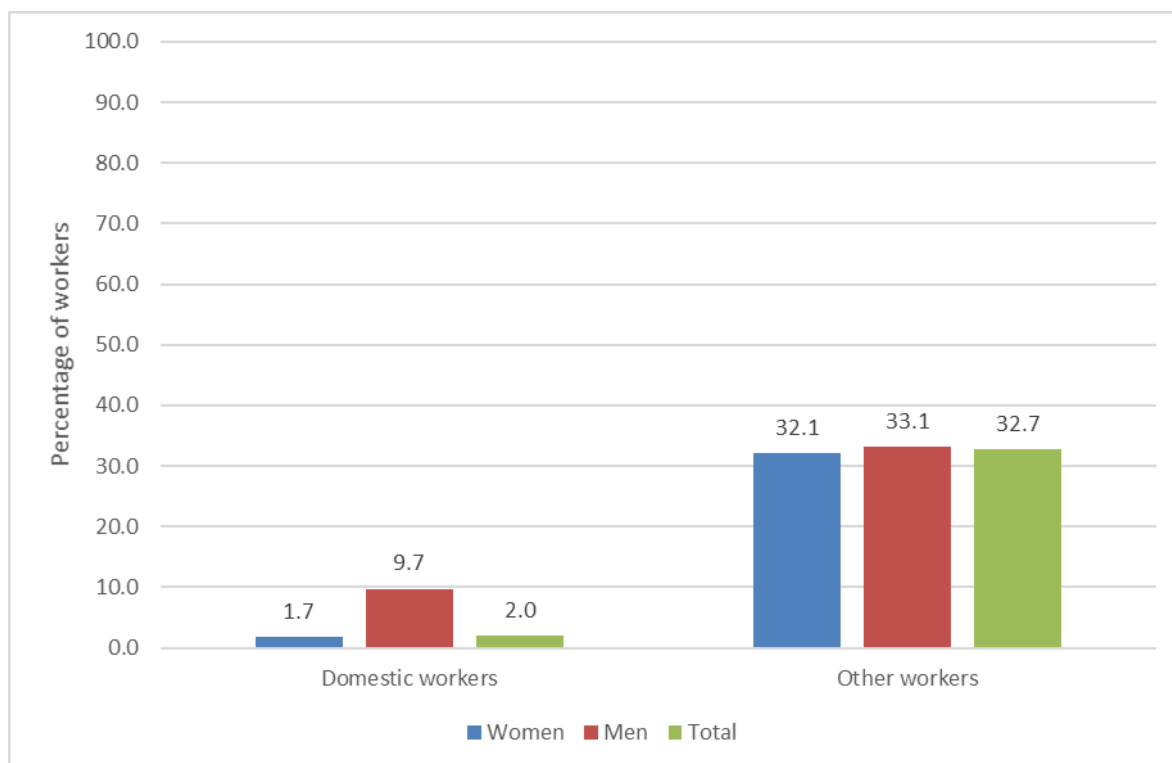
Furthermore, when comparing with other workers, Table 2 presents that domestic work has a higher representation of women. Besides, a higher share of workers lives in dwelling without access to drinking water, without access to sanitation, without access to electricity, with deficit materials and with overcrowding. In contrast, a lower percentage of domestic workers live in urban area, as compared to other workers. All these differences are statistically significant at all the conventional levels. Meanwhile, a slight higher percentage of domestic workers belong to households in poverty, as compared to other workers. However, this difference is not statistically significant.

Overall, the section shows that domestic workers are a more vulnerable group as compared to other workers. They have lower levels of schooling and a higher percentage comes from households that suffer any sort of scarcity, as compared to other workers. This may suggest that the lack of coverage of social security is associated with the higher precariousness that these workers face. The next section examines the degree of coverage of social security of domestic workers and other workers.

2.4. Coverage of pension system

Domestic workers have a lower level of coverage³⁰ as compared to other workers. The Figure 5 shows that coverage of other workers is roughly 16 times higher as compared to domestic workers: 32.7% within the former and 2% within the latter. Although the coverage is also low within other workers, the Figure 5 indicates that domestic workers have more difficulties to contribute to the pension system.

Figure 5. Coverage of pension system if worker is/not in domestic service by sex, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: total men domestic workers 4,332. Total women domestic workers 111,659. Total men other workers 1467,463. Total women other workers 990,197.

Moreover, the Figure 5 shows that regardless if women worker are in domestic service or no, they have a lower coverage as compared to men. However, within domestic workers, the gender inequality is acute for women, as the gap of coverage between men and women in domestic work is 8 percentage points. On the other hand, within the group of other workers, the gap is 1 percentage point.

Regarding this, the section shows that women workers suffer from gender-specific constraints and gender-intensified constraints in contributing to the pension system. The gender-specific constraint refers to the barriers that women workers in general face to have coverage of pension system. It means, that women in general have a lower coverage as compared to men (Ulrichs 2016).

³⁰ Details about the operative definition of coverage can be found in the Appendix 3.

The gender-intensified disadvantages take place when within a vulnerable socio economic group the women suffer acute disadvantages to have coverage of the pension system (Ulrichs 2016). The evidence presented here shows that inside domestic service the women face a lower coverage of the pension system as compared to men. Having examined the profile of domestic workers, the next section sketches some considerations about a particular group in domestic service: migrant domestic worker.

2.5. Migrant domestic workers

Although it was not possible to find an official estimate of the total migrant domestic workers in El Salvador, a non-published report of GMIES estimates that in 2013³¹, the 2.08% of women in domestic service were migrant women, amounting 2,226 migrant women. In theory, migrant domestic worker may affiliate to the pension system as independent workers, as they could register with either their passport or national identification (interview ASAFONDOs' 2016).

However, it is unknown the degree of coverage of pension system within migrant domestic workers, but several reasons suggest that the largest part does not contribute to the pension system. According to Taha et al. (2015), unskilled migrant workers usually face barriers for both accessing social protection and portability of social security entitlements. In the case of El Salvador, the insights of an organization that support migrant workers in El Salvador suggest that migrant domestic workers are a vulnerable group inside domestic service. According to the GMIES's representative, in addition to the general disadvantages that domestic workers face, migrant workers in irregular status often do not complain about their rights because they are afraid of being deported.

Moreover, discriminatory practices of government employees make difficult to prosecute labor demands on behalf of migrant domestic workers. For instance, when a migrant domestic worker wants to put a labor demand, the government officials ask for a national number of identification of El Salvador in order to carry out the administrative procedure. However, this is not a legal requirement to prosecute a labor demand (interview GMIES 2016).

On the other hand, it was not possible to find an estimate of Salvadorans working abroad in domestic service. However, due to the high levels of emigration³², it is possible that a sector of the working population abroad has an employment in this occupation. Regarding this, it would be necessary further research about the portability of social security entitlements of migrant domestic workers in/from El Salvador.

Finally, after the landscape of the coverage of pensions system and domestic work has been set, the next chapter addresses the factors affecting the lack of coverage of social security.

³¹ The title of the report is "*Situación de las mujeres trabajadoras domésticas migrantes irregulares (Situation of the women domestic workers in irregular status)*". The report was shared during the interview with the representative of GMIES.

³² According to Martínez Pizarro et al. (2014), around 2010, a lowly estimation of Salvadorans living abroad accounted for 1.316 million, equivalent to 22.9% of the total population of El Salvador.

3. Factors affecting the coverage of social security

This chapter provides a picture of the factors constraining the coverage of social security of domestic workers. The chapter draws on a literature review of relevant research and publications about barriers associated with the lack of coverage of pension systems in Latin America and lack of coverage of social protection of informal women workers. Besides, the chapter takes into account features of domestic work that may affect the coverage of social security.

The chapter identifies two types of barriers: factors affecting the provision and factors affecting accessing of social security. It is through this lens that this research analyzes the barriers influencing the coverage of social security of domestic workers in El Salvador in chapter 4.

3.1. Factors affecting the provision of social security

This section presents the barriers related with the provision of social security. It states three main factors from provision-side: constraints related with the conditions of eligibility for social security programs, limited capacity of government/regulatory authorities for enforcement of social security regulations, as well as limited capacity to implement social security programs.

3.1.1. Eligibility constraints for social security programs

The traditional design of pension systems is based on the male breadwinner model of labor force predominantly male with stable, full time and dependent employment (Ulrichs 2016). Regarding this, only workers with these characteristics are eligible for mandatory participation in the pension system, meanwhile other workers are explicitly excluded or their participation is voluntary (Barrientos 2002).

Therefore, participation of workers with irregular earnings, part-time jobs, as well as self-employed is restricted. Besides, in the case of women, they often interrupt their labor histories to caring for others or because of maternity period. Often, these are characteristics of domestic workers (Mesa-Lago 2009). Regarding this, the inflexibility of pension systems to adapt for these labor histories that deviates from the traditional model, it makes difficult for domestic workers to achieve the entitlement requirements (i.e. minimum years of contribution), and paid the contributions in absence of an employer and regular earnings.

In addition, eligibility constraints are also associated with the lack of portability of social security programs for migrant workers (Ulrichs 2016).

3.1.2. Limited capacity of government/regulatory authorities for enforcement regulations

Limited institutional capacity to monitor makes difficult to ensure the compliance with social security regulations. This associated with problems in “identifying, registering, educating, persuading and monitoring persons and businesses” (ILO 2002b cited in Ulrichs 2016: 18). In the case of domestic workers, Bosch et al. (2013: 75) point out that “the lack of institutional capacity to monitor the labor market [...] (has) led to the decision in many countries to exempt non-salaried and domestic workers from paying social contributions”. Regarding this, monitoring of domestic work requires specific strategies because this is performed in private house-

holds, which raises the dilemma between the right of social security of domestic workers against the inviolability of private sphere (Lexartza et al. 2016).

However, in addition to the lack of financial and human resources to carry out monitoring tasks, the limited institutional capacity is also explained by little political commitment to approve labor legislation that improve labor conditions (Ulrichs 2016).

In addition, employer's perception about the degree of monitoring of the government can encourage/discourage the compliance with social security regulations (Bosch et al. 2013). If employers have the perception that they would not receive a fine for non-compliance, they would be more likely to disrespect the regulations.

3.1.3. Limited capacity to implement social security programs

The implementation of social security programs can be restricted by low capacity to cope with complex administrative procedures derived from the features of informal workers. These includes registration of contribution for multiple employers and contribution for part-time jobs (Barrientos 2002, Ulrichs 2016). Regarding this, Mesa-Lago (2009) and ILO (2016) stresses that these are features of domestic service that constraint their inclusion in social security programs. Besides, the limited capacity to implement programs may arise if governments do not allocate the necessary human and financial resources, either because they are unwilling or unable to do so (Ulrichs 2016).

3.2. Factors affecting accessing of social security

The factors inhibiting accessing social security programs goes beyond the mere design of social security programs. The constraints affecting accessing of social security include features of job performed, i.e. the level of earnings. It also includes behavioral factors, such as limited awareness and perceived value of benefits. Besides, barriers related with the opportunity costs of carrying administrative procedures rather than income generating activities; as well as social cultural norms, such as the undervaluation assigned to domestic work. These are the barriers that are discussed in the following.

3.2.1. Low contributory capacity

Workers with either irregular, low or unstable earnings have problems to afford the financial costs of social security (Barrientos 2002, Bosch et al. 2013, Ulrichs 2016). These income patterns make difficult for workers to paid the contributions, and consequently, to accumulate savings for the retirement and reach the entitlement requirements.

Besides, the relative cost of social security is higher for low income workers. On the one hand, because minimum contribution thresholds obligate workers to paid contributions with basis on a minimum wage, meanwhile their income may be considerably below that threshold. On the other hand, informal self-employed with low earnings have to afford the total contribution rate due to the absence of an employer.

Moreover, in the case of domestic workers, in-kind payment restricts the portion of the wage paid in cash (Oelz 2011). Therefore, the higher the in-kind payment the lower the wage paid in money, which may reduce the possibilities of contribution to the pension system.

3.2.2. Limited awareness

The limited awareness about the importance of saving for retirement is explained by behavioral factors, opportunity costs for poor workers and limited skills to take intertemporal decisions about savings (Bosch et al. 2013, Wood 2003, Ulrichs 2016). According to Bosch et al. (2013: 66), behavioral studies have demonstrated that people tend to “postpone future decisions that should be taken today (like saving for old-age)”. This may be due to “impatience, negligence, inertia, or lack of channels to facilitate choosing the optimal savings option. People generally choose the path that requires not choosing”. Regarding this, workers may not contribute to pension systems because they postpone this decision.

On the other hand, poor workers have a preference for their present necessities and do not think as much about their future risks. The poverty conditions of these workers push them “to live more in the present, and to discount the future. The value to them of the known present exceeds that of the unknown future [...] which leaves them more vulnerable for the future” (Wood 2003: 468). For these workers, to pay contributions of social security is an opportunity cost to solve their current needs.

Furthermore, some workers have a limited awareness about their future risks because “a lack of skills and knowledge to assess their future needs and their economic impact, for example in old-age” (Goldblatt and Lamarche 2014 cited in Ulrichs 2016: 22). This is also associated with the lack of information about the functioning of the pension system, therefore workers are not able to calculate neither how much nor as for how many times they need to save for their retirement.

3.2.3. Perceived value of benefits

The will to pay contributions is closely linked with the value that workers assign to the benefit that they expect to receive. The words of Bosch et al. (2013: 75) summarize this statement: “If the value is equal to or greater than the contribution, then the worker could be willing to assume the cost [...] In contrast, if the value is lower, the worker most likely will not be willing to accept these deductions”.

The perceived value of benefits is affected by different factors, including lack of information about benefits, difficulties to predict old-age risks, inertia in taking decisions, uncertainty about fulfillment requirements and expected value of a pension (Barrientos 2002, Bosch et al. 2013, Ulrichs 2016). Moreover, the “lack of trust in governance structures” may cause that workers believe that they will not receive the promised benefits, therefore they deliberately decide to opt out of the social security (Ulrichs 2016: 23).

3.2.4. Administrative procedures

This barrier refers to the complexity of administrative procedures for enrolment and pay contributions, as well as the time required to carry out these activities. This is particularly important for poor workers because the time spent in these processes represents time loss of work and income (Ulrichs 2016). Besides, this is also related with the lack of information about how to register for social security programs.

3.2.5. Socio cultural norms

In the particular case of women, social and cultural norms can create barriers that prevent their participation in social security programs. This is associated with time poverty due to the overwhelming responsibilities of women in the paid work and unpaid care work (Ulrichs 2016). Besides, social cultural barriers are associated with restricted mobility, intra-household allocations of roles and responsibilities, local dynamics, power struggles, caste and male dominance (Ulrichs 2016: 25-26). Moreover, in the case of domestic workers, Budlender (2011) points out that the undervaluation of this occupation can derive in low wages and in compliance of labor rights, affecting their accessing to social security. The same author also stresses that governments may not recognize properly the economic and social value of domestic work, therefore it may derive in lack of commitment to improve labor standards of these workers.

3.2.6. Low level of unionization

Domestic workers often “lack the ability to negotiate favorable working conditions” due to the “unequal bargaining power” between domestic workers and employers at individual level (Smith 2011: 162). Therefore, worker’s collective bargaining power plays a key role in demanding for either compliance or approval of labor standards. Concerning this, absence or low levels of unionization constraint the ability of collective bargaining for demanding labor rights, including social security (Ulrichs 2016).

4. Factors affecting the coverage of social security of domestic workers in El Salvador

This chapter analyses the factors affecting the coverage of pension system of domestic workers in El Salvador, as well as it discusses the role of the government in overcoming or reproducing these barriers. The first section of the chapter uses the framework presented in chapter three to analyze secondary information from national surveys and primary information from interviews with domestic workers. The analysis relies on author's calculations about domestic workers' information of the national surveys, and doing so, it goes beyond the facts pointed out by the surveys and it digs in the possible explanations, by including the experiences of domestic workers interviewed.

After analyzing the barriers, the second section discusses the ambiguous role of the government in promoting conditions for extension of coverage of social security of domestic workers. This section builds in a review of changes in national legislation about pension system, as well as in the interviews with unions representatives.

4.1. Factors affecting the provision of social security in El Salvador

This section examines if barriers related with the provision of social security are present in the pension system of El Salvador, as well as it analyses how these barriers affect the coverage of pension system of domestic workers.

4.1.1. *Eligibility constraints*

Domestic workers interviewed consider that the lack of eligibility for the modality of dependent workers is a constraint for their inclusion in the pension system. This means that the impossibility of registration of employers of domestic service originates an eligibility constraint. It points out that when a job deviates from the traditional model of stable, full-time and formal employment; the design of the pension system creates implicit eligibility constraints. These expressions demonstrate this point:

“I do not have a full-time employment... if I have it, I would know that I would have a stable income” (interview DW1 2016).

“I cannot because this is not a fix employment... nothing is certain working as this... the income is not fix” (interview DW21 2016)

“This job is without contract, it is an irregular job” (interview DW2 2016)

“I have not worked for an enterprise or a factory” (interview DW12 2016)

“I work for different households, I do not have a fix employer” (interview DW7 2016)

The lack of stability in the domestic work can be measured by a proxy of existence of labor contract. According to information of DIGESTYC (2015), only 0.7% of domestic workers with no coverage have a labor contract. On the other hand, within domestic workers with coverage the percentage rises to 13.7%. Although the percentage of domestic workers with contract is low for both groups, the difference suggests that labor stability is associated with coverage of social security.

The magnitude of part-time job is illustrated by Figure 6. It shows that regardless if domestic worker has coverage, the largest part works more than 44 hours per week³³. What it is important to notice here, is that a lower percentage of domestic workers with coverage has part-time employment -less than 40 hours per week- as compared to domestic workers with no coverage. In addition, a higher percentage of domestic workers with coverage has a job of more than 44 hours a week, as compared to domestic workers with no coverage.

This suggests that part-time job is related with lower possibilities of contributing to the pension system, meanwhile working more hours is related with higher chances of contributing. A possible explanation is because domestic workers that work more hours have a higher wage, therefore a higher contributory capacity.

Someone could argue that they work more hours, therefore they have less free time to carry out administrative procedures. However, these may be live-in domestic workers that have developed ties with their employers, such as they are considered part of the family where they live. Regarding this, employers may be more aware of the importance of contribution to the pension system and help them with the administrative procedures. This cases were pointed out by the representative of ASAFONDOS.

Besides, all the domestic workers with coverage having a part-time employment declares that they work less than 40 hours because this is either their normal schedule or do not want to work more hours (DIGESTYC 2015). This suggests that these domestic workers have taken the decision to have a part-time job.

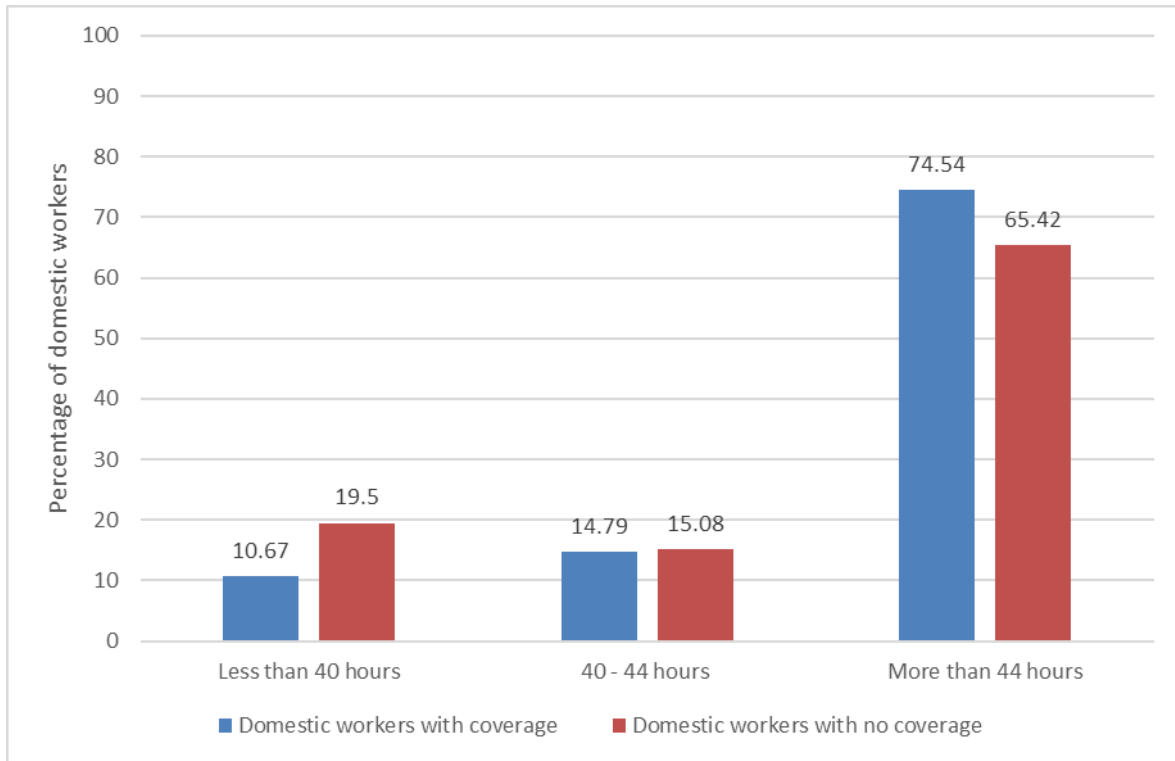
On the other hand, that percentage is equal to 52% within domestic workers with no coverage (DIGESTYC 2015). Yet 36.4% of domestic workers with no coverage declares that they have a part-time job because they did not find a full-time employment (DIGESTYC 2015). This suggests that in addition to the lack of coverage, these workers face underemployment.

Besides, 8.7% of domestic workers with no coverage states that they have a part-time job either for familiar or domestic obligations at their households³⁴ (DIGESTYC 2015). This group is mainly represented by women, around 96%, which suggests that they cannot participate more time in the labor market due to the gendered division of unpaid care work. Therefore, what deserves further analysis is the effects of part-time job on the earnings and contributory capacity of domestic workers.

³³ According to the Labor Code a regular working week has between 40-44 hours.

³⁴ Other reasons are: has to study 1.2%, has other job 0.7%, sickness or accident 0.7% and other reasons not specified 0.4% (DIGESTYC 2015).

Figure 6. Working hours per week of domestic workers by status of coverage, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: domestic workers with coverage 2,353. Domestic workers with no coverage 113,638. Total domestic workers: 115,991.

However, it is important to point out that part-time job or multiple employers³⁵ is not a barrier of the design of the pension system. As a matter of fact, the pension system allows that domestic workers contribute for part-time jobs and multiple employers, but under the modality for independent workers (Interview ASAFONDOS representative 2016). Regarding this, these statements reflect that domestic workers know that they cannot contribute as dependent workers:

“Domestic work is not included in the pension system” (interview DW3 2016)

“The domestic area does not have access to that” (interview DW15 2016)

“This opportunity is not possible in this sort of jobs” (interview DW20 2016)

Nonetheless, these statements are partially true because the domestic workers could contribute as independent workers. This suggests a lack of information about that possibility of participation in the pension system. Notwithstanding that, the main eligibility constraint is related with the impossibility for registration under the modality for dependent workers. After all, domestic workers also have employers as dependent workers have. In addition, the problem of part-time job may be related with lower wages associated to lesser working hours, but this will be analyzed in a further section.

³⁵ Information about the number of employers for each domestic worker is not available neither the EHPM nor ELPS.

4.1.2. Limited capacity of government/regulatory authorities for enforcement

At the moment of elaboration of this research, the special regulation for inclusion of domestic service in the pension system have not been designed. This shows a lack of government commitment to extend the coverage of social security of domestic workers. Regarding this, there is no law or regulation that enforce the mandatory contributions of domestic workers. Besides, employers of domestic workers are not obligated to register their employees, therefore they do not face the risk of a possible fine for evasion.

Domestic workers interviewed showed awareness about the lack of government commitment. Several of them expressed their disconformity with the lack of a regulation that enforce the employers to contribute, as well as demanded the creation of this regulation. Their voices expressed statements such as:

“The government would have to enforce the employers to give us that benefit” (interview DW3 2016)

“The government has to show interest for the people that work at households, we also have our rights but they do not take us into consideration” (interview DW7 2016)

“The government has to take us into consideration because we are also part of the labor force, the government must make a law that obligates to take us into consideration” (interview DW16 2016)

However, the current capacities of both governments and AFPs suggest that if a regulation for mandatory contribution were approved the monitoring of domestic work would be limited. According to DIGESTYC (2015), a total of 67,483 households employ domestic service³⁶. However, this figure could be an underestimation, as the total of domestic workers - 115,991 (DIGESTYC 2015)- is higher than the number of households reporting employment of domestic service. This would entail an important increase in the total employers that would have to be monitored.

On the one hand, this would surpass the current capacities of debt collection of the AFPs (interview ASAFONDOS 2016). On the other hand, this also would exceed the monitoring capacities of the Ministry of Labor and Social Prevision. To illustrate this, Mesa-Lago (2011) reported that in 2011 only eight inspectors per 40,000 enterprises supervised the evasion and debt of contributions. Besides, in 2015 this Ministry had the lowest budget between all the ministries of the Executive Government (Ministerio de Hacienda Gobierno de El Salvador 2016).

Finally, an important consideration is the specific nature of the domestic work: this is performed in the private realm of the households. Concerning this, it would be necessary to analyze successful experiences of other countries in monitoring labor rights of domestic workers.

³⁶ The Guidelines of the EHPM does not specify if the question refers to households with live-in domestic workers, live-out attending the household all days of the week or part-time domestic workers. Therefore, a household may declare that do not have a domestic worker because the worker does not attend regularly, although the household may employ part-time domestic workers.

4.1.3. Limited capacity to implement social security programs

The pension scheme for domestic workers has not been implemented because the regulation that would dispose the guidelines for their incorporation has not been created. This also reflects the lack of government commitment for improving the labor standards of domestic workers.

However, in the hypothetical scenario that such regulation was created, the representative of ASAFONDOS pointed out that technical details for the registration of contributions for multiple employers and part-time jobs would not be a major problem. The AFPs have the capacity to adjust its software to these requirements with relative ease, as well as to make possible the registration of employers of domestic workers (interview ASAFONDOS 2016).

Concerning this, in opinion of the ASAFONDOS representative, the principal problems in the implementation would arise from the limited capacity to monitor the mandatory contributions, debt collection and the strategies that would have to be implemented to supervise an occupation performed inside households.

As last point here, the lack of information or awareness within implementers may represent a barrier for the further implementation of a pension scheme for domestic workers. For instance, since 2010, domestic workers are eligible for a special regime of medical insurance and maternity benefits at the ISSS (Órgano Ejecutivo de la República de El Salvador 2010). However, a union representative points out that when a domestic worker tries to enroll in the scheme, government employees sometimes hold that domestic workers cannot participate in such regime (interview Las Febes 2016).

4.2. Factors affecting the accessing of social security in El Salvador

4.2.1. Low contributory capacity

Domestic workers interviewed expressed that one of the main barriers that they face to contribute is the low contributory capacity. According to the interviewed, they barely cover their basic needs, therefore they are not able to accumulate savings for their retirement. They expressed the following:

“The level of my salary, because there is an amount that I have to pay, and if I do pay, I would have less money and it would not be enough” (interview DW15 2016)

“The salary is not enough to pay that, it is too low” (interview DW17 2016)

“My wage is not enough to afford the contributions” (interview DW6 2016)

“My payment is low and I would not be able to pay the contributions” (interview DW7 2016)

“Because the wage is low” (interview DW19 2016)

“My income, I believe is low” (interview DW20 2016)

“I cannot because of the wage that I have” (interview DW24 2016)

The lower average wages of domestic workers as compared to other workers also reflects the low contributory capacity of that occupation. In 2014 the average wage of domestic work-

ers was US\$136.91 (DIGESTYC 2015), which is 54.6% lower as compared to the average wage of the total workers in the economy.

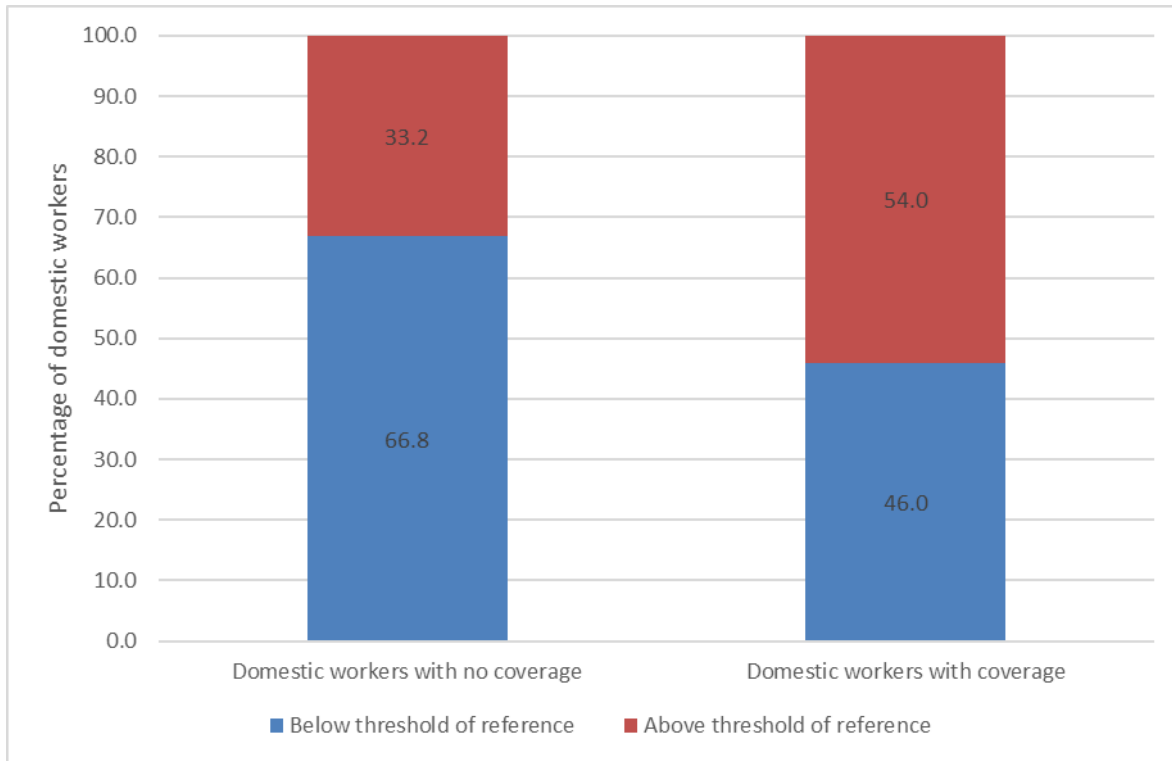
Besides, the gap in the average wage between domestic workers with coverage and domestic workers with no coverage indicates that low contributory capacity is a constraint in accessing to social security. For instance, protected domestic workers have an average wage 29.7% higher as compared to unprotected domestic workers (DIGESTYC 2015). Moreover, gender inequalities are present in the contributory capacity of domestic workers. Women domestic workers have an average wage 4.9% lower as compared to men domestic workers. This means that women in this occupation have on average a lower contributory capacity.

The hourly payment gives a better account of the contributory capacity of domestic workers because it fades away the wage differences that comes from the different number of hours worked. In 2014, 2 out of 3 domestic workers (66.4%) had an hourly payment³⁷ below the threshold of reference (DIGESTYC 2015). This means that the largest part of domestic workers had a contributory capacity under that reference.

The Figure 7 reflects the percentage of domestic workers above and below the wage threshold by status of coverage. The Figure 7 shows that 66.8% of unprotected domestic workers receive a payment below the wage threshold. This suggests that domestic workers with earnings below the threshold of reference have lower chances to contribute to the pension system. However, it is important to notice that having a wage above the threshold does not mean that a worker will contribute automatically. Regarding this, the Figure 7 also shows that within unprotected domestic workers, the 33.2% have a wage above the reference wage. This may be the case of domestic workers with contributory capacity, but with limited awareness or with a low perceived value of old-age benefits. This is discussed in the upcoming factors.

³⁷ The threshold of reference to contribute to the pension system is the minimum wage of maquila sector. In 2014 the hourly payment of maquila sector was US\$0.845. The analysis uses this reference because is the minimum wage to contribute in the pension system, but it does not mean that the author believes that this has to be the minimum wage of domestic service. Regarding this, unions and women's associations argue that the minimum wage of domestic service needs to be equal to the minimum wage of services and trade sector, equal to US\$1.01 in 2014. Other authors hold that the minimum wage of domestic service has to set taking into account the different skills levels of domestic workers (ILO 2010, Budlender 2011)

Figure 7. Domestic workers if wage above/below wage threshold by status of coverage, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: total domestic workers with coverage 2,353. Total domestic workers with no coverage 113,638.

In addition, within domestic workers with coverage a higher percentage a wage above the reference, with 54%. This, indeed, suggests that the contributory capacity is important in contributing to the pension system. Nonetheless, within domestic workers with coverage, there is also a 46% that in spite of having a wage below the threshold, they are contributing. This may be the case of domestic workers that their employers pay the gap between the wage and the threshold (interview ASAFONDOS 2016), or when domestic workers have a higher awareness, or when perceive that the benefit that will be received worth more than the payment of the gap.

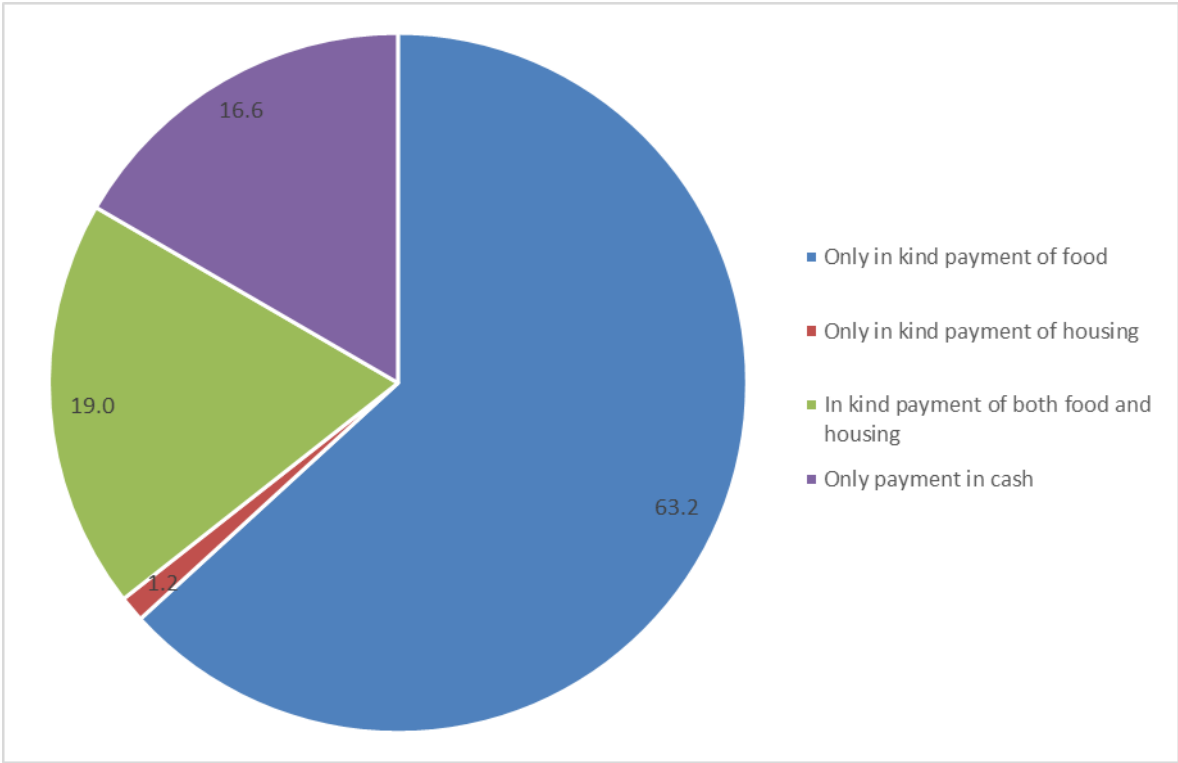
Moreover, it worth to mention the gender inequalities in the wages of domestic service. For instance, 67.1% of women domestic workers receive a payment under the threshold of reference. Meanwhile, within men domestic workers, the 48.7% has a wage below the wage of reference. It suggests that contributory capacity within women domestic workers is lower as compared to within men domestic workers. This gender inequality in the labor market may derive in gender inequalities in accessing to the pension system.

Furthermore, the contributory capacity of domestic workers is affected by the higher relative cost arisen from the impossibility to contribute as dependent workers, as well as the existence of a threshold of contribution. On the one hand, the contribution rate for workers in the dependent modality is equal to 6.25% of the salary. In contrast, the contribution rate for workers in the independent modality is equal to 13% of the earning. This means that for two workers with the same income level, the contribution rate would increase in 108% for the worker in the independent modality.

On the other hand, the threshold of reference also implies higher relative costs for domestic workers with low wages. For illustration, a domestic worker with a full-time employment and a salary equal to the minimum wage of US\$202.8 would pay US\$26.36, which is 13% of US\$202.80. However, in practice, the average domestic worker with full-time employment (40-44 hours per week) receives a wage equal to US\$154.23 (DIGESTYC 2015). Regarding this, this worker would need to pay the same amount of US\$26.36, although his payment is below the threshold. In other words, the effective contribution rate would increase from 13% to 17.09%³⁸.

Furthermore, the lack of regulation of in-kind payment in the domestic service may have negative impacts in the contributory capacity of domestic workers, because it reduces the amount of wage paid in cash. The Figure 8 demonstrates that in-kind payment for domestic workers is customary in El Salvador. For instance, 63.2% of domestic workers receive only in kind payment of food, 1.2% receive only in kind payment of housing and 19% receive in kind payment of both food and housing. Consequently, 83.4% of domestic workers receive at least one type of in kind payment. In contrast, only 16.6% of domestic workers receive only payment in cash.

Figure 8. Domestic workers by type of payment, El Salvador 2014

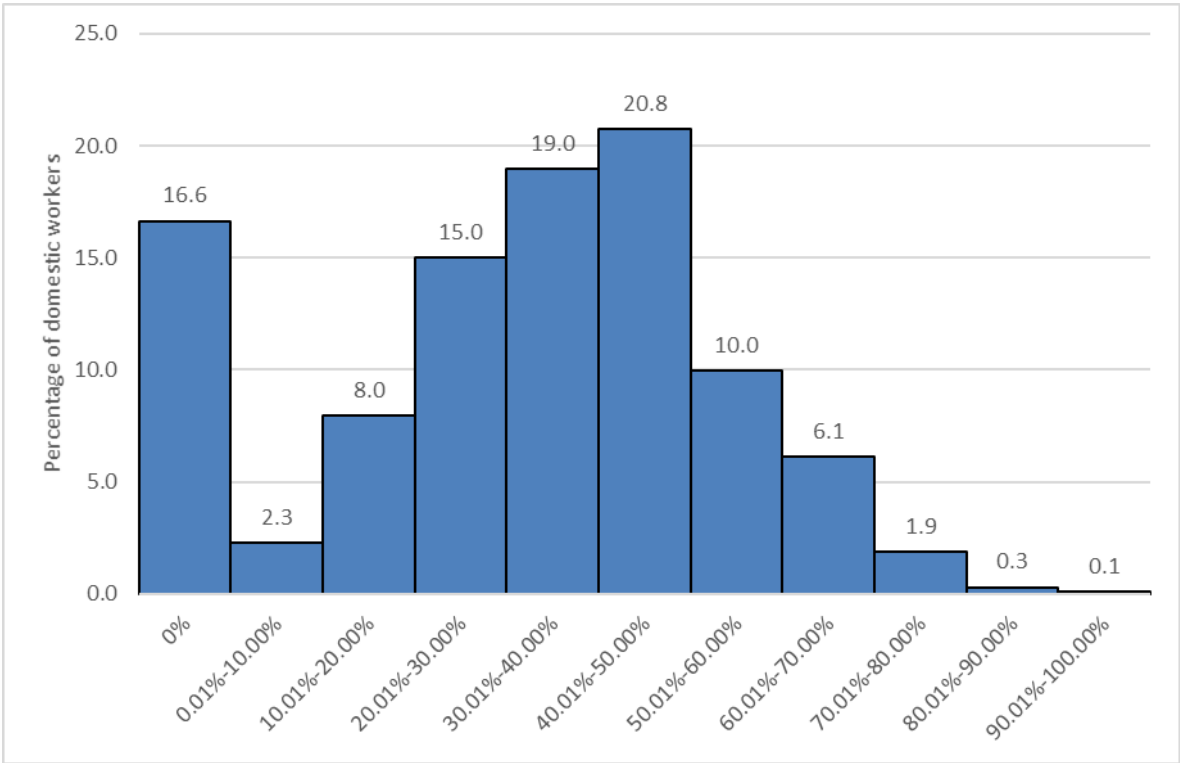


Source: Author’s calculations based on DIGESTYC (2015). Note: total domestic workers 115,991.

³⁸ The effective contribution rate results from the division of US\$26.36 between US\$154.23.

Moreover, in order to analyze the importance of in-kind payment in the total remuneration, it was estimated the ratio in-kind payment/total remuneration³⁹. The Figure 9 shows that for a half of domestic workers (54.7%), in-kind payment represents between 20.01%-50% of the total remuneration. Besides, for 1 out of 5 domestic workers (18.4%) the in-kind payment represents more than 50% of the remuneration. In consequence, for 73.1% of domestic workers the in-kind payment represents more than one fifth of their remuneration. This suggests that an important part of domestic workers experiences a reduction in their contributory capacity due to in-kind payment⁴⁰.

Figure 9. Domestic workers by share of in-kind payment in total remuneration, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: total domestic workers 115,991.

Further, author's calculations based on DIGESTYC (2015) found that 25.9% of domestic workers with coverage do not receive in-kind payment. In contrast, this percentage diminishes to 16.4% within domestic workers with no coverage. It also suggests that in-kind payment is related with lower possibilities of contributing.

³⁹ For the purposes of this estimation only was included in-kind payment of food and housing. The total remuneration is the sum of in-kind payment plus paid in cash.

⁴⁰ For example, in Brazil the in-kind payment is prohibited for domestic workers, and in Uruguay the in-kind payment is limited to 25% of the remuneration (Oelz 2011).

Nonetheless, it is important to take into account that prohibitions or regulations about in-kind payment do not ensure that domestic workers will have more contributory capacity. This may be the case when a domestic worker receives more payment in cash, but employers force workers to paid high amounts for housing or food. Besides, it may be the case that costs of housing or food in the market are more expensive as compared to the opportunity cost of in-kind payment. This is something that requires a deeper analysis.

4.2.2. *Limited awareness*

The low wages in the domestic service induce workers to think more about their presents needs rather than their future risks. Regarding this, domestic workers interviewed lively expressed that they cannot pay contributions to the pension system because they have present necessities that they need to afford now. For example, domestic workers interviewed stated:

“My payment is low and it is not enough for all the expenses” (interview DW22 2016)

“As long as I get some money, I have to spend it” (interview DW13 2016)

“Because of my expenses I could not afford it... my husband is sick” (interview DW10 2016)

“The payment is low and there are expenses that I need to afford” (interview DW12 2016)

Besides, the lack of knowledge about how to calculate pensions reflects limited awareness about the retirement. For instance, author’s calculations based on DIGESTYC (2014) found that from a total 103,095 domestic workers, 71.6% do not know how pensions are calculated. This means that in general there is a lack of knowledge about the pension system within domestic workers.

However, when these calculations were made separating domestic workers with coverage from those with no coverage, it was found that within the first group the 56.9% do not know how pensions are calculated (DIGESTYC 2014). It means that despite they are contributing, a largest part does not know a main feature of the pension system.

On the other hand, within domestic workers with no coverage, 71.8% do not know how pensions are calculated (DIGESTYC 2014). It points out that the lack of knowledge about the pension system is higher within domestic workers that do not contribute.

4.2.3. *Perceived value of benefits*

The perceived value of the old-age benefits may be measured by how much domestic workers are willing to pay⁴¹. The Figure 10 shows what contribution rate the domestic workers with no coverage are willing to pay, according if the wage is above or below the wage threshold. The Figure 10 shows that 14.4% of domestic workers with no coverage have wage above the threshold, but they are not willing to contribute. Therefore, it suggests that these workers

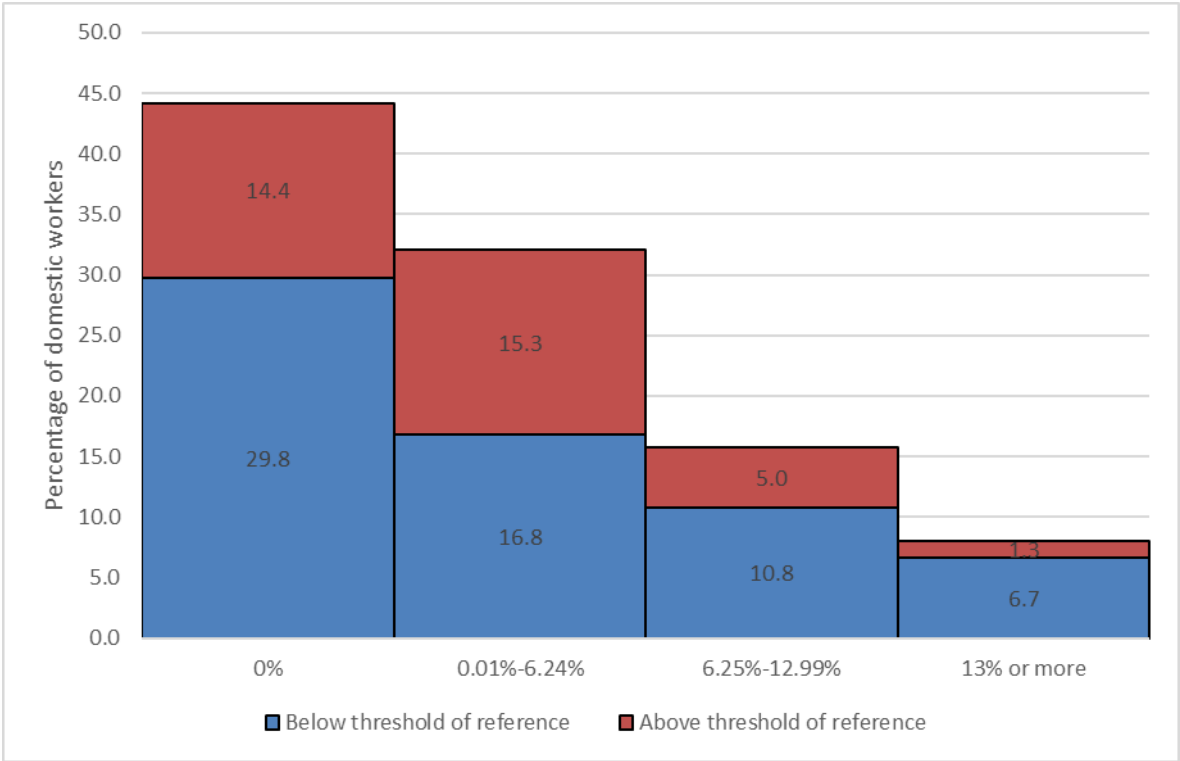
⁴¹ The contribution rate that domestic workers are willing to pay is an estimation of the author. The ELPS only asks to domestic workers how much they are willing to pay to the pension system in US\$. Therefore the contribution rate was estimated for each worker by dividing: Amount willing to pay to the pension system in US\$ / Wage in US\$.

have a low perceived value of the benefits that would be received. In other words, they would be able to afford the contribution, but they are not willing to.

On the other hand, 29.8% of domestic workers with no coverage have a wage under the threshold and they are not willing to contribute. This may be explained for a combination between the low contributory capacity and the perceived value of benefits. Regarding this, if domestic workers have low incomes, they assess that their priorities are in the present, not in the future, therefore they are not willing to pay a contribution rate for a benefit that they will receive later.

Regarding this, the Figure 10 shows that a total of 44.2% of domestic workers with no coverage do not willing to pay a contribution rate for the pension systems, regardless if they have a wage above or below the threshold of reference. It means, that under the current conditions, these workers consider that the perceived value of an old-age benefit is not as greater to pay a contribution rate.

Figure 10. What contribution rate the domestic workers with no coverage are willing to pay if wage above/below wage threshold, El Salvador 2012



Source: Author’s calculations based on DIGESTYC (2014). Note: The survey does not include domestic workers with coverage in this question. Total domestic workers (no coverage) with wage below threshold of reference 57,725. Total domestic workers (no coverage) with wage above threshold of reference 32,483. The total domestic workers are different than Figure 7 because the sources are different.

Notwithstanding the aforementioned, the largest part of domestic workers with no coverage, 56%, are willing to pay something. This means that these workers believe that the value of an old-age benefit is sufficiently greater as to pay a contribution. The Figure 10 shows that 32% of domestic workers with no coverage are willing to pay a contribution rate higher than 0% but lower than the contribution rate for dependent workers of 6.25%. Besides, 15.8% are willing to pay a contribution rate equal or higher than the contribution rate for dependent

workers, but lower than the contribution rate for independent workers of 13.%. Further, 8% are willing to pay a contribution rate equal or higher than the contribution rate for independent workers. Consequently, it suggests that if certain flexibility were included in the contribution rate, some domestic workers may have access to the pension system.

However, in all the ranges of possible contribution rates, there are domestic workers with wages above or below the threshold of reference. That means that the willingness to pay is a combination of factors, including contributory capacity as well as the perceived value of the benefits.

Besides, author's calculations based on DIGESTYC (2014) found that almost a half of the domestic workers with no coverage do not find any incentive for affiliation to the pension system. When asked what incentives would encourage their affiliation to the pension system, from a total of 100,546⁴² domestic workers, 48.6% responded "None". Perhaps, low expectations about receiving an old-age pension and lack of confidence in the pension system have influenced the attitude of these workers.

Regarding this, some domestic workers interviewed pointed out that they do not perceive a real guarantee that they will receive their savings during their old-age. For this reason, they prefer to keep their savings in other institutions. Domestic workers expressed that in this way:

"My employer believes that this is a theft, for that reason she discounts me US\$15 every month and she puts it in a savings account in a bank, with my name. I agree with that, because I believe that an AFP is not something safe" (interview DW5 2016)

"I would not like to contribute because I do not know if they will give me the money, I prefer to save on my own. They charge you a fee, that they discount from the salary, and perhaps they are not going to give me the money during my old-age. It does not make sense" (interview DW15 2016).

Regarding the low expectations, according to Argueta et al. (2015), from the total workers of the economy with coverage in 2011, 59.3% had not accumulated enough years of contribution during their working life, as to be likely to reach the minimum years of contribution. Given this scenario, it is possible that some domestic workers perceive that they are not going to be able to achieve the minimum years of contribution for pension entitlement. Therefore, they prefer not to contribute.

4.2.4. Administrative procedures

Domestic workers interviewed consider that they have not contributed yet because they do not know how to do it or because they have not received help about the procedures. This is also associated with eligibility constraints, because in the case of dependent workers, the employer has the obligation to complete the registration procedure (interview ASAFONDOS 2016). However, in the modality for independent workers, the worker has to complete the administrative procedures by his own means. This requires comprehension and time. Due to the low schooling level that was pointed out in a previous chapter, the comprehension of complex

⁴² This total is higher than the total of Figure 10 because some domestic workers do not declare their labor income, therefore it was not possible to calculate what contribution rate they were willing to pay. However, they answered the question about what kind of incentives may encourage their affiliation.

administrative procedure often represents an important obstacle for domestic workers. For instance, domestic workers expressed the following:

“I do not know how to contribute” (interview DW11 2016)

“I do not know how to reach a pension, I need someone that explain that to me” (interview DW20 2016)

Besides, domestic workers often experience time constraints. In a previous section was shown that roughly 65% of domestic workers with no coverage have jobs that exceed the regular working week (Figure 6). For instance, a domestic worker commented that “I do not have time to do that sort of things” (interview DW11 2016).

Time constraints are also related with provision-side factors, such as the available offices to carry out registration procedures. The AFPs only have five administrative offices within the country (interview ASAFONDOS representative 2016). This may discourage the registration of domestic workers that do not have neither time nor resources to travel a long distance.

4.2.5. Socio cultural norms

The low social value assigned to the domestic work is one of the main barriers for extension of the coverage of the pension system. The domestic workers and union representatives emphasized the presence of this factor in the overall society. This undervaluation triggers low salaries and lack of government commitment for improve the labor standards of domestic workers. Their feelings about that are expressed by these workers:

“I could contribute if employers would have awareness about the importance of this work, that we also deserve a pension, but they do not care about that” (interview DW2 2016)

“The employer does not care about my interest... they are not willing to pay” (interview DW16 2016)

“Employer do not see this as a job equal to another job, they see as this job is less, they do not give value to domestic work” (interview DW23 2016)

“That the employers help us to have this benefit, but they see us only as servants, because we do not have education they see us as less. That they respect us because we have to think in our old-age and everybody will reach the old-age” (interview DW8 2016)

“Recognition of the value of my work... I also have the right to a pension” (interview DW21 2016)

“The people do not give value to our work” (interview DW13 2016)

“Also the government does not give value to the domestic work” (interview DW15 2016)

“There is a problem in the culture about how the domestic work is seen, society assumes that the precariousness of domestic work is natural” (interview Las Febes 2016)

“The domestic work is not seen as paid work” (interview Las Melidas 2016)

“There is lack of awareness within employers, they are not willing to pay the contributions” (interview SIMUTHRES 2016)

Therefore, the views of these domestic workers and unions representatives suggests that the factors affecting the lack of coverage goes beyond technical issues. The undervaluation of domestic work is a specific constraint of this occupation, that perhaps other informal workers

may not experience. Besides, it points out that changes in regulations will not be enough to increase the coverage of domestic workers. It also requires a change in the recognition of this occupation as equal to others.

4.2.5.1. Low level of unionization

Collective bargaining power of domestic workers is limited due to low levels of unionization within this sector. For instance, in 2012, from 102,245 domestic workers only 0.4% were affiliated to a union (DIGESTYC 2014)⁴³.

Besides, only 3 unions of domestic workers were identified: *Sindicato de Trabajadores Domésticas* (SITRADOMES), *Sindicato de Mujeres Trabajadoras del Hogar Remuneradas* (SIMUTHRES) and *Unión Sindical de Trabajadoras Salvadoreñas del Hogar Remuneradas* (UNSI TRASDHR). These three unions are relatively recent. SITRADOMES started its activities in 2014, SIMUTHRES started in 2009 and UNSI TRASDHR started at the end of 2015. It is estimated that 200 members are affiliated to these unions (interview Las Febes 2016, interview SIMUTHRES 2016, interview FEASIES 2016). This figure differs from the one of DIGESTYC (2014), around 418 domestic workers in 2012, but it is possible that other domestic workers are affiliated to independent unions or other workers' associations.

Increasing participation of domestic workers in unions or workers' organizations is a key challenge, because collective bargaining could increase the chances of domestic workers of achieving better labor standards. This is important because individual attitudes of domestic workers suggest that they tend to evade complaints with their employers. When asked what sort of strategies they take to overcome a problem in their jobs, the interviewed often responded that they prefer to keep the silence, tolerate the abuse or to quit the job. Therefore, union of domestic workers, in coordination with other women's unions, may help to improve labor standards of domestic workers.

Up to this point, the evidence shows that the lack of coverage of social security is rooted in different factors. Regarding this, each factor affects in different degrees each domestic worker. The importance of the effect of one factor in one worker depends on the particular social context of that worker, as well as in individual-behavioral factors. For instance, some domestic workers have wages above the threshold of reference, however they do not contribute. On the other hand, some workers have wages under the threshold, but they manage to contribute to the pension system. Something similar is observed in the willingness to pay contribution rates within domestic workers with no coverage. Notwithstanding that, the actions or omissions of the government underlies these factors, and doing so, affecting the possibilities of domestic workers to contribute. The next section discusses this point.

4.3. The ambiguous role of the government

Intentions do not always lead to actions. On the one hand, national legislation states that domestic workers have to be protected with regulations according to their characteristics. On the other hand, the government has failed in this accomplishment. Concerning this, the section focuses on the ambiguity of the Executive Government and the Congress.

⁴³ Author's calculations.

The National Constitution states that social security is a mandatory public service that will be regulated by the law (Asamblea Legislativa de la República de El Salvador 1983: Art. 50). Besides, it holds that domestic workers have the right to protection towards social security, and for this purpose, a law will determine its scope according to the particular characteristics of this occupation (Asamblea Legislativa de la República de El Salvador 1983: Art. 45).

However, since the creation of the public pension scheme managed by the *Instituto Salvadoreño del Seguro Social* (ISSS)⁴⁴, in 1954, domestic workers were explicitly excluded from the scope of the pension system (Asamblea Legislativa de la República de El Salvador 1953, Órgano Ejecutivo de la República de El Salvador 1954).

Since the reform of the pension system in 1996, theoretically domestic workers can contribute as independent workers. This is a modest improvement, as the coverage of domestic workers is low. Besides, no government has made the regulation to incorporate domestic workers in the pension system, despite the SAP Law states this obligation (Asamblea Legislativa de la República de El Salvador 1996).

Further, in 2016 the government presented at the Congress a project to reform the pension system from a private one to a mixed model. However, the article referring to the domestic service remained as it was: a special regulation will be created for the domestic service (Órgano Ejecutivo de la República de El Salvador 2016).

The Congress invited some organizations to give their opinions about the project (Molina and Ortiz 2016). However, unions of domestic workers were not included in these discussions. The reform was not approved, but these events clearly shows the lack of government commitment to create the conditions for inclusion of domestic workers in the pension system.

Notwithstanding that, the orientation of the political party holding the Executive Government has come up changes in the commitment with a decent work agenda for domestic workers. Since 1989 to 2009, the right wing party *Alianza Republicana Nacionalista* (ARENA) held the Executive Government, and it was during this period that the privatization of the pension system occurred. In contrast, since 2009 the left wing party *Frente Farabundo Martí para la Liberación Nacional* (FMLN) has held the Executive Government.

Regarding this, unions representatives pointed out that the current government has shown interest in improving labor standards for domestic workers. For instance, in 2012 started the first meetings between the Ministry of Labor and Social Prevision, authorities of the Executive Government and union's representatives (interview Las Méridas 2016). Thereafter, in 2015 was established a roundtable to discuss the ratification of ILO's Convention No. 189. Only 2 meetings were carried out, but the discussion had moved from the Executive Government to the Commission of Foreign Affairs at the Congress (interview Las Méridas 2016, interview FES 2016, interview SIMUTHRES 2016, Ministerio de Trabajo y Previsión Social (2015).

At the moment that this research paper has ended, the Commission of Foreign Affairs has not resolved opinion about the ratification, therefore the Convention has not been discussed yet in the general Congress. However, the representatives of both unions and women's associations expressed their concern about the ratification.

⁴⁴ Salvadoran Social Security Institute.

The Congressmen argue that upgrade in labor standards would generate unemployment within domestic workers and poor families would not be able to continue hiring domestic workers to cope with the necessities of domestic service (interview FES 2016, interview SIMUTHRES 2016). Nevertheless, unions representatives hold that poor families do not rely in paid domestic work because they cannot afford it, contrary, they fulfil their necessities of domestic work in either family or community networks (interview FES 2016, interview FEASIES 2016, interview SIMUTHRES 2016).

Moreover, electoral concerns drive the level of commitment of Congressmen. They do not want to lost votes and support from the families that hire domestic workers (interview Las Febes 2016, interview SIMUTHRES 2016, interview FES 2016). Further, Congressmen are employers of domestic workers, therefore, if the labor standards are upgraded, this would increase their costs of domestic service (interview FES 2016).

This shows that government authorities are embedded in the social context that they might change. If affected their interests, it is naive to trust only in their goodwill. As Woods (2003: 45) states: governments fail “usually because they and their supporters are implicated in reproducing the social, economic and political conditions which create the uncertainty and insecurity barriers” of informal workers.

Consequently, if neither Executive Government nor the Congress have translated into actions what they are called to do, what else can be done? Just wait? The next chapter addresses this question.

5. How might start the change?

The insights of this chapter comes from the interviews with unions of domestic workers and women's association about what has been achieved and what else can be done. A long road has to walked to change the factors that hinder the coverage of the pension system. The ratification of the ILO's Convention concerning Decent Work for Domestic Workers may be a platform to build improvements in the labor standards of domestic workers. The unions representatives interviewed agreed that the efforts have to be oriented to achieve the ratification (interview Las FES 2016, interview Las Febes 2016, interview Las Méridas 2016, interview SIMUTHRES 2016, interview FEASIES 2016). In order to achieve this, the social organization plays a key role.

That social movement needs to include domestic workers, unions, social organizations and employers. However, the interviews demonstrated that the union's participation of domestic workers is constrained by three main reasons: lack of knowledge or information about organizations of domestic workers, lack of time and negative perception of unions. Concerning this, 18 interviewed expressed that they do not participate because they do not have information or knowledge about domestic workers' unions: "Where I have worked I never knew about the existence of unions" (interview DW1 2016).

The lack of time imposed for excessive working days, as well as the overwhelming burden that women's face in relation to unpaid care work at their households also constraint the organization of domestic workers. These words reflect the reason pointed out by 13 domestic workers: "It is difficult, I do not have time because I have to work and then I have to do the tasks of my household" (interview DW4 2016).

Besides, 7 domestic workers stated that the negative perception about unions discourage their participation: "I do not think it is necessary, in that organizations they only do riots" (interview DW5 2016). However, in the interviews it was observed that for most domestic workers their participation is limited due to a combination of factors, as this worker stated: "I have never known about unions, but I do not like it, and I do not have time" (interview DW11 2016).

In spite of this constraints, social organizations are implementing strategies to increase the participation of domestic workers: activities in the territories where domestic workers live, as well as visiting households in areas where is well know that domestic workers work (interview Las Febes 2016, interview SIMUTHRES 2016). Due to time constraints that domestic workers face, social organizations have found that short meetings of 1 or 2 hours once a week during the weekends, it is a feasible strategy to develop their activities. These activities aim to build consciousness in the domestic workers about labor organization and labor rights.

Nonetheless, territorial control of the gangs is a restriction for domestic workers' organization (interview Las Febes 2016, interview Las Méridas 2016). Where the gangs have a strong control, the women's organization cannot enter to organize the domestic workers, otherwise they life would be in danger. Besides, in this areas the domestic workers do not want to be seen in organizations, because gangs are suspicious about any sort of organization within the territories that they control.

It is also important to increase the support that comes from traditional trade unions. This is a challenge for two main reasons. On the one hand, it worth to mention the interest conflict that may arise when members of trade unions are also employers of domestic workers (interview FES 2016). On the other hand, this is a challenge because historically the union move-

ment has been dominated by men. As the domestic work is a highly feminized labor force, the trade unions do not engage with domestic workers' organizations (interview FES 2016, interview Las Febes 2016).

Further, a union representative pointed out that some employers of domestic service are aware about the importance of decent for domestic workers (interview Las Febes 2016). For instance, as was mentioned in a previous section, some employers have enrolled their employees as independent workers in the pension system (interview ASAFONDOS 2016). This suggests that there is a space to gain the support of employers of domestic work.

A further point is the incorporation of men domestic workers in that social movement. According to the organizations' representatives, no men domestic workers are part of the unions of domestic workers. The representatives pointed out that the organizations are not exclusive for women domestic workers, however, due to high female participation in the sector, they still have not registered men domestic workers as part of the unions.

If ratification accomplished, the Executive Government and the Congress will need to upgrade the labor standards stated in the Labor Code and other regulations, in order to equate labor rights of domestic workers with those enjoyed by other workers. This would include the design and implementation of a pension scheme according to the specific features of the domestic work. However, forming a broad social movement is a challenge itself. In the meantime, how social security needs of domestic workers might be resolved during retirement? This is what the next chapter explores.

6. Continuing informality or new social structures?

Given the current state of affairs, this chapter explores how domestic workers look at the transition to the retirement, and how domestic workers plan to finance their retirement. The first section addresses the transition to the retirement with author's calculations based on the ELPS. This survey asks to domestic workers if they think that they will stop working immediately or if they will continue working. Therefore, the section explores if coverage of pension systems affects their views about the transition from working life to retirement.

The second section discusses the alternatives that domestic workers think might help them to finance their retirement. This section relies on author's calculations based on the ELPS, which are complemented with information from the interviews. The section examines the different alternatives within domestic workers with coverage and with no coverage.

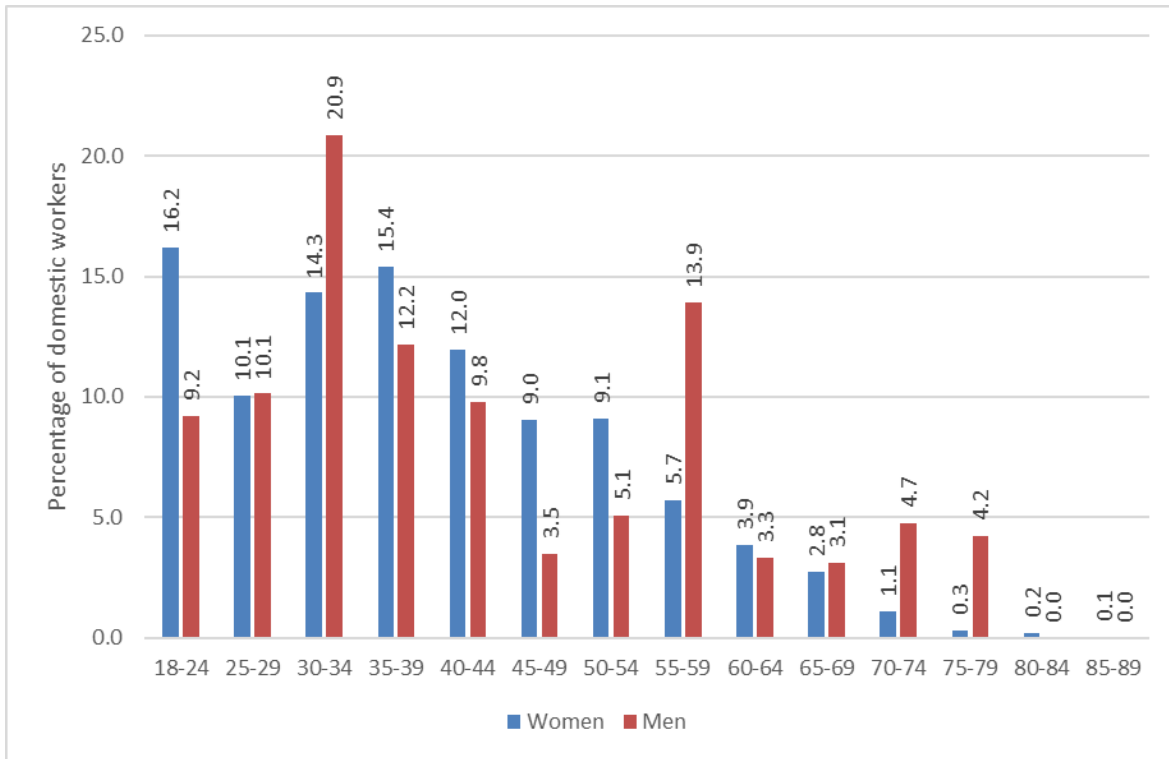
6.1. When will I retire?

Contributory pension systems usually have two requirements for achieving pension entitlements: i) achieve a minimum years of contribution and ii) reach the age of retirement. The age of retirement establishes a threshold that separates the working life from the retirement life. Therefore, it assumes that retirement starts at a certain chronological age, and doing so, the entitlement for an old-age pension is attributed by virtue of chronological age⁴⁵. This requirement based on chronological age is what Huijsmans et al. (2014) name "a form of 'state simplification'. It is an essential ingredient in state's efforts to 'map' its people (part of the project of legibility) and prerequisite for modern forms of government".

Therefore, does it mean that workers stop working immediately when they achieve the age of retirement? A first sight suggests that some domestic workers do not stop working although they have reached the age of retirement. The Figure 11 shows that 15.3% of men domestic workers are above the age of retirement for men, and 13.9% of women domestic workers are above the age of retirement for women. Concerning this, does it mean that all domestic workers continue working after the age of retirement? This information is not available in surveys, but information from the ELPS provides some insights about this question.

⁴⁵ Melchiorre (2004 cited in Huijsmans et al. 2014: 165-166) also holds a similar statement in relation to young people: "It is by virtue of chronological age that young people are attributed specific rights, are subject to compulsory education and are excluded from participating (fully) in various spheres of the adult world, including work, political office and marriage, until they have reached a specified chronological age".

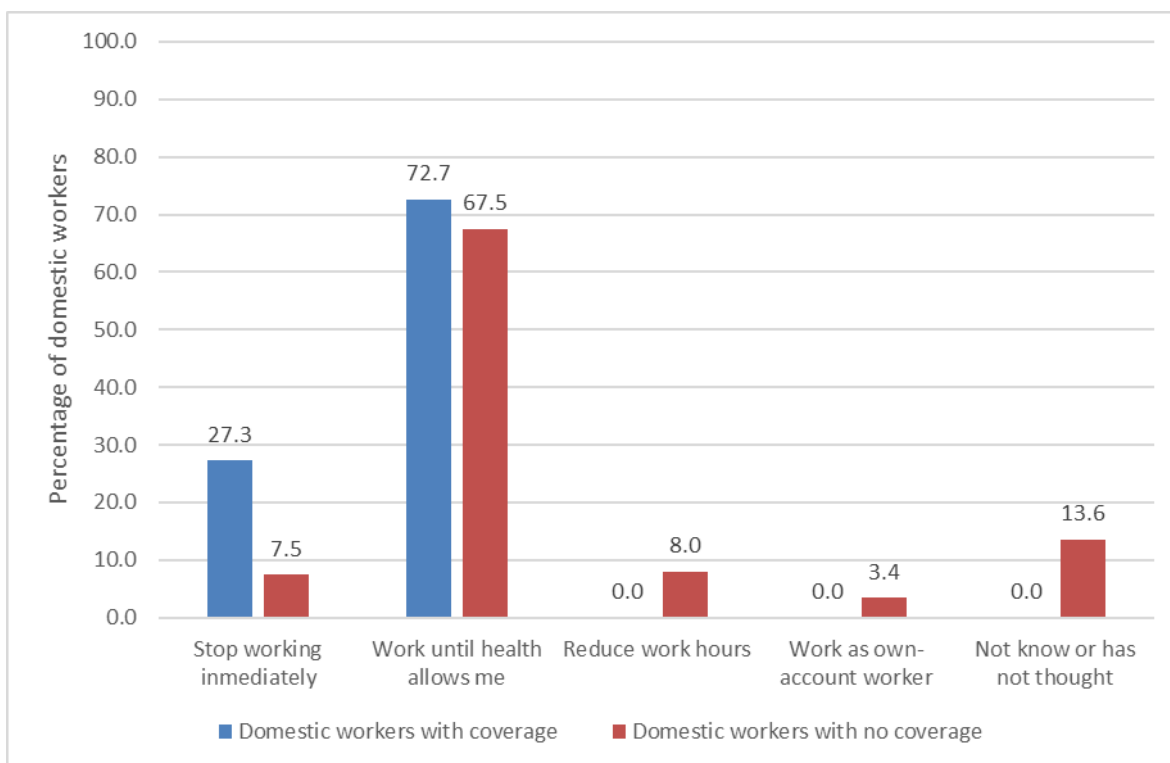
Figure 11. Domestic workers by age and sex, El Salvador 2014



Source: Author's calculations based on DIGESTYC (2015). Note: Total men domestic workers 4,332; total women domestic workers 115,991.

The Figure 12 shows that regardless of the status of coverage, the largest part of domestic workers think that they will work until the health enables them. Within domestic workers with coverage the 72.7% think that they will continue working until they will be able to. Meanwhile, this percentage is equal to 67.5 % within domestic workers with no coverage. Besides, within domestic workers with no coverage, there is a group that think that they will continue linked to the labor market either reducing their working hours or working as own-account worker.

Figure 12. Regarding the retirement from the labor market, do domestic workers think they will stop working immediately?, El Salvador 2012



Source: Author's calculations based on DIGESTYC (2014). Note: Total domestic workers with coverage 1,669; total domestic workers with no coverage 99,010. The figure excludes workers that declared that they have retired already.

In addition, it is important to notice that within domestic workers with coverage, 27.3% think that they will stop working immediately. In contrast, within domestic workers with no coverage this percentage is considerably lower with 7.5%.

The Figure 12 also shows that coverage of pension system might increase awareness about the risks associated with retirement. Within domestic workers with coverage, no worker answer that not know or has not thought about the retirement. Conversely, 13.6% of domestic workers with no coverage do not know or has not thought about their retirement.

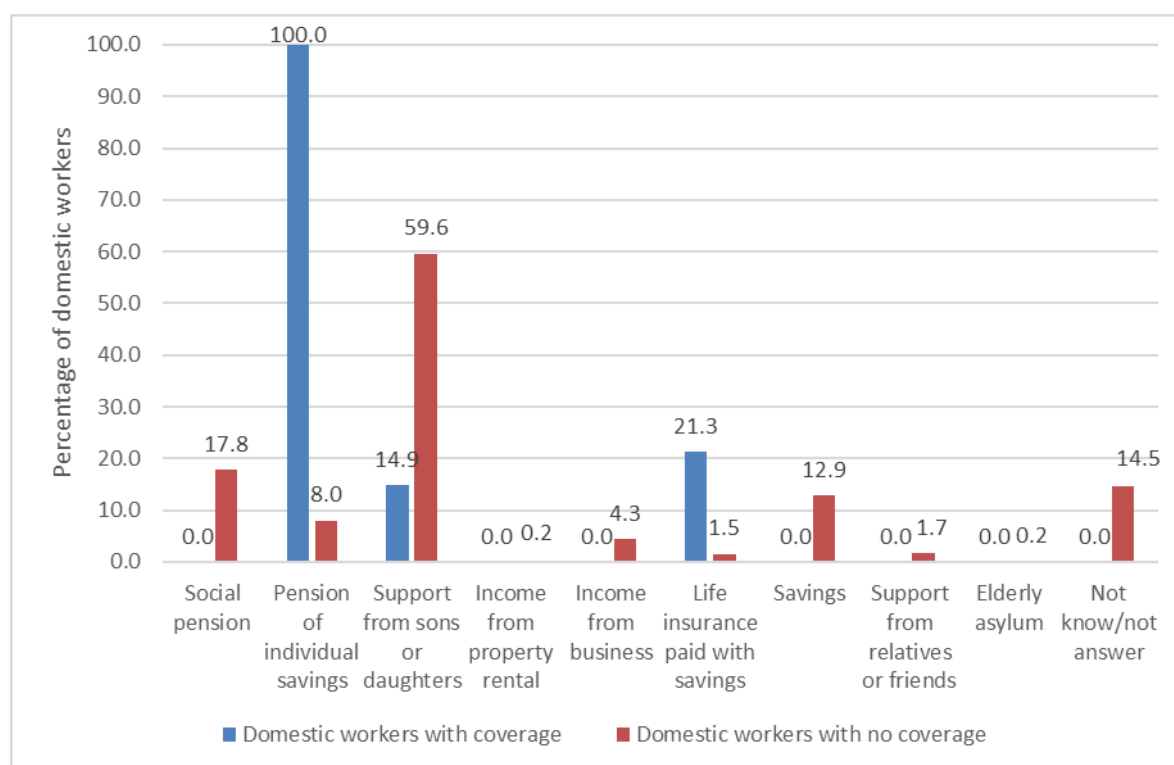
In general terms, this section suggests that regardless of the status of coverage, the largest part of domestic workers believes that they will continue working until the health enables them. This arises the question if they want to continue in the labor market because they want to feel themselves as productive people, or if this is because they have uncertainties about income security during the retirement. Someone might suggest that workers with coverage want to continue as long as they can in the labor market because they want to continue active. If they have coverage, they will probably have a pension. On the other hand, workers with no coverage might want to continue because otherwise they will not have an income to prevent the risk of poverty. Regarding this, the next section explores what are the alternatives that domestic workers consider to finance their retirement.

6.2. Alternatives to formal retirement

The main objective of a contributory pension system is to ensure an income upon retirement in order to reduce the risk of poverty during old-age (Barr and Diamond 2006, Argueta 2011, Bosch et al. 2013). The last section showed that the largest part of domestic workers plans to continue working until the health enables them. However, for natural reasons, they cannot work indefinitely. At certain point, they will not be able to continue working and they might face income insecurity during the old-age. Regarding this, the next question emerges: how are they going to prevent the risk of poverty during their retirement?

The Figure 13 shows differences in the alternatives considered by domestic workers to finance their retirement. It suggests that coverage of social security influences the range of alternatives for financing retirement. Domestic workers with coverage expect to finance their retirement with three alternatives: pension of individual savings, life insurance paid with savings and support from sons or daughters.

Figure 13. How do domestic workers plan to finance their retirement?, El Salvador 2012



Source: Author's calculations based on DIGESTYC (2014). Note: Total domestic workers with coverage 1,669; total domestic workers with no coverage 99,010. The question allows answering more than one alternative. The figure excludes workers that declared that they have retired already.

In the case of domestic workers with no coverage, the Figure 13 shows that they mainly expect to rely on intergenerational arrangements. Regarding this, 59.6% of domestic workers with no coverage plan to finance their retirement with support from sons or daughters, and 1.7% with support from relatives or friends. For instance, a domestic worker interviewed justified her expectations because she has provided to her daughter what she needs:

“I hope that my daughter helps me because I have given all to her” (interview DW14 2016).

Yet this expectative is not certain for all domestic workers, as other interviewed expressed:

“I do not know what I will do, but maybe my daughter will take care of me” (interview DW3 2016).

Besides, 17.8% expect to receive a social pension from the State, which may increase fiscal pressures over the government. Moreover, 14.5% of domestic workers do not know or do not answer how he or she plans to finance the retirement. Concerning this, a domestic worker expressed her concern about the retirement:

“I do not know what I will do because I do not know what will happen in the future” (interview DW18 2016).

In addition, it calls the attention that 8.0% expect to receive a pension of individual savings although they were not contributing to the pension system at the moment of the survey. This may suggest that they have contributed in the past or they expect to do it in the future, thus they will be able to reach a contributory pension.

The Figure 13 also shows that 12.9% of domestic workers expect to finance their retirement with savings and 1.5% with life insurance paid with savings. The interviews suggest that some workers are saving either for their retirement or other contingency. These workers commented:

“To have money to sustain myself during my old-age, in case I do not have anyone else” (interview DW11 2016)

“Because one day I will not be able to continue working, then I will have some money, or in case of sickness” (interview DW13 2016).

A lower proportion of domestic workers with no coverage, roughly 4%, plans to finance their retirement with income from business. The information from interviews suggest that starting a business is a survival strategy, rather than a source of profits:

“I plan to start a refreshments business to have at least money for everyday meal” (interview DW2 2016)

“At least I hope to sell candies in the street to sustain myself” (interview DW13 2016)

Besides, a small share of the domestic workers, equal to 0.2%, answered that they plan to enter to an elderly asylum. The interviews suggest that this option may be a last resort option, rather than a first option. A domestic worker stated that she would go to an asylum if her sons do not take care of her: “If my sons want that, I will stay with them. If not, I will go to an elderly asylum” (interview DW24 2016). It also reflects that the first alternative considered by domestic workers with no coverage is to receive the support of their sons or daughters.

Lastly, 0.2% of domestic workers consider as an alternative to finance their retirement with income from property rental. It shows that for a low percentage of domestic workers the tenure of assets may be a source to finance the retirement.

Therefore, this section shows that domestic workers plan to use a combination of strategies to finance their retirement. However, in the case of domestic workers with no coverage, the largest part expects to rely on intergenerational arrangements. Regarding this, Huijsmans (2013) has pointed out that: “[...] the absence of wide-reaching formal old-age support [...]

(increases the) pressure on informal inter-generational care arrangements” to provide such support.

In the context of the demographic dividend of El Salvador, it seems feasible that family arrangements might support domestic workers during retirement. During this period, the potentially active population will be growing up, which means that the number of potentially active population will be higher as compared to the population at potentially inactive ages.

However, after 2040 it will start an aging process. In consequence, under the current state of affairs, elderly domestic workers may be facing a higher risk of poverty, as it will be a decreasing in the potentially active population able to support older people. This obligate to think about how can be improved the pension system, in order to guarantee that domestic workers might save during their working life and have income security during the retirement.

7. Conclusions

The extension of social security coverage for domestic workers faces challenges from both the provision and accessing. Although the pension system virtually allows that domestic workers contribute as independent workers, the evidence shows that coverage is low. Besides, women in domestic service face gender-intensified disadvantages in accessing social security, as the coverage within women is lower as compared to men in domestic service.

Underlying eligibility constraints, there is a design of pension system based on a traditional male-breadwinner model, which assumes that workers are full-time employees, with regular income and stable employment. However, the features of domestic work do not match in this model. This obligates to think about make eligibility requirements more flexible, in order that more informal workers can have coverage of the pension system. Regarding this, from a technical perspective, adapting the design-features of the system would not be a greater challenge.

On the other hand, the capacity to monitor an occupation performed inside private households require innovative strategies. Concerning this, successful experiences of coverage extension for domestic workers might give important insights.

Moreover, low wages influence the contributory capacity. However, the research paper shows that some domestic workers contribute despite they have wages below the threshold of reference. Meanwhile, other domestic workers do not contribute although they have wages above the threshold.

Something similar is observed within domestic workers with no coverage. Some workers are willing to contribute although they have a wage below the threshold, meanwhile others are not willing to contribute although they have higher wages. This is related with behavioral factors and perceptions about the value of benefits. This means that contributory capacity is not determined only by wage level, but is related with the different needs and expenses that domestic workers have to cope. Consequently, this points out that flexibility in contribution rates might help to increase the coverage of domestic workers, as well as informal workers.

Besides, the undervaluation of domestic work affects directly the labor relationship between employers and employees, but it also influences the attitudes of government officials, trade unions and overall society. Therefore, improving domestic workers' protection during old-age not only requires changes in the pension system, but also changes in socio-cultural norms that determine patterns of gendered division of labor.

The research paper also points out that the government has played an ambiguous role, as long as it has not shown enough commitment to turn into action what is embodied in legislation. Concerning this, a possible road to start a change, the ratification of Convention No. 189 opens an opportunity to improve the labor standards of workers. Regarding this, unions of domestic workers and women's association agreed that efforts need to be focused on this direction. This requires strengthening the social movement, not only between domestic workers, but also raising awareness in other trade unions, organizations, employers and government authorities. The experience in Latin America has shown that increasing coverage of domestic workers involves multidimensional strategies, including social security as part of a broader range of labor rights.

Furthermore, in dealing with the lack of coverage, domestic workers expect to finance their retirement with support of family arrangements. During the demographic dividend, this seems possible as long as the potentially active population exceeds the potentially inactive

population. However, when the aging process begins, the pressures on the working population to support a larger elderly population will be greater.

Therefore, it encourages to think about the urgency to change the current schemes of social security, in order to adapt them to the features of domestic workers as well as other group of informal workers. Besides, the portability of social security entitlements of migrant domestic workers in El Salvador, as well as migrant Salvadorans abroad is a field that still needs to be explored.

Finally, the lack of social security also raises the question about as to what extent intergenerational arrangements will be able to sustain in the long term the lack of social security of the current working population. Regarding this, the role of intergenerational arrangements to support the elderly population, as well as the social construction of old-age and retirement is something that deserves further research.

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Appendices

Appendix 1. List of domestic workers interviewed

ID	Sex	Age	Schooling level	Number of employers	Average Monthly income (US\$)
DW1	F	63	2	2	35
DW2	F	56	2	2	200
DW3	F	63	2	1	200
DW4	F	48	4	2	100
DW5	F	36	3	1	500
DW6	F		2	1	120
DW7	F	41	2	2	204
DW8	F	49	3	1	160
DW9	F	39	2	1	60
DW10	F	54	3	2	360
DW11	F	38	1	2	140
DW12	F	40	2	2	152
DW13	F	43	1	2	150
DW14	F	40	3	1	270
DW15	F	25	5	1	100
DW16	F	42	2	1	250
DW17	F	55	1	1	100
DW18	F	41	4	1	240
DW19	F	62	2	1	275
DW20	F	42	3	1	100
DW21	F	58	2	2	200
DW22	F	56	2	2	76
DW23	F	23	4	1	90
DW24	F	54	2	1	150

Appendix 2. Research Tools

Research tool for interview with domestic workers (Spanish version)

Número de entrevista: _____

TRABAJO DE INVESTIGACIÓN: “¿ES POSIBLE PROTEGER A LAS TRABAJADORAS DOMÉSTICAS DURANTE SU VEJEZ? LA COBERTURA DEL SISTEMA DE PENSIONES DE VEJEZ PARA LAS TRABAJADORAS DOMÉSTICAS EN EL SALVADOR”

Entrevista estructurada para trabajadores(as) del hogar remunerados(as)

Buenos días (tardes). Mi nombre es _____. Como le comenté en la llamada telefónica que tuvimos antes, estoy realizando entrevistas a trabajadoras domésticas para conocer las principales características de su trabajo, las dificultades a las que se enfrentan, así como su opinión sobre el sistema de pensiones y los cambios que sugiere para que usted pueda tener acceso. Esta entrevista es para un trabajo de investigación del Instituto Internacional de Estudios Sociales, que se encuentra en Holanda. Además, le recuerdo que sus datos personales y de contacto son estrictamente confidenciales, por lo cual no serán compartidos bajo ninguna circunstancia.

I. DATOS DE LA ENTREVISTA (A COMPLETAR POR LA ENTREVISTADORA)

Nombre del entrevistador

Nombre de la persona entrevistada

Teléfono de la persona entrevistada

Lugar de la entrevista

Hora de la entrevista _____ Duración de la entrevista ____

II. INFORMACIÓN DEMOGRÁFICA Y SOCIO ECONÓMICA

1. Sexo:

1. Masculino

2. Femenino

2. ¿Cuántos años tiene? (ANOTAR EN AÑOS CUMPLIDOS, NO INCLUYA MESES)

3. ¿Cuál es su estado civil?

1. Soltero
2. Acompañado
3. Casado
4. Viudo
5. Divorciado
6. Separado

4. ¿Cuántas personas conforman su hogar? (anotar el número)

5. Incluyéndola a usted, ¿Cuántas personas aportan ingresos económicos en su hogar?
(anotar número)

6. ¿Cuántas personas dependen de usted económicamente? (anotar el número)

7. ¿Cuál es el parentesco que tiene con las personas que dependen de usted económicamente?

1. Persona entrevistada
2. Cónyuge, esposo, compañero
3. Hijo(a)
4. Padre/Madre
5. Hermano(a)
6. Yerno/nuera
7. Nieto(a)
8. Suegro(a)
9. Otros familiares (especifique)_____

11. ¿Cuál fue el último nivel educativo que estudió?

1. Ninguno
2. Primaria (1° - 6° grado)
3. Secundaria (7° - 9° grado)
4. Bachillerato
5. Universitario
6. Técnico

III. INFORMACIÓN SOBRE LA HISTORIA LABORAL

12. Desde que tuvo su primer trabajo remunerado, ¿cuántos años ha trabajado en el servicio doméstico y cuántos años en otros tipos de trabajo? (ANOTAR NÚMERO DE AÑOS, SI ES MENOS DE UN AÑO ANOTAR NÚMERO DE MESES E INDICAR QUE SON MESES)

12.1. Servicio doméstico: _____

12.2. Otros tipos de trabajo: _____

13. ¿Por qué empezó a trabajar en el servicio doméstico?

14. Además de trabajar en el servicio doméstico, ¿ha tenido otros tipos de trabajo? ¿Cuáles? (ANOTAR SOLO LOS 5 QUE CONSIDERE MÁS IMPORTANTES)

15. ¿Considera que la sociedad reconoce la importancia del trabajo que usted realiza? Sí, No, ¿Por qué?

16. ¿Cuáles son los principales problemas o dificultades a los que se ha tenido que enfrentar en el trabajo del servicio doméstico?

17. De los problemas o dificultades a las que se ha tenido que enfrentar, ¿qué iniciativas o estrategias ha tomado por su cuenta para poder superar estos problemas?

IV. INFORMACIÓN SOBRE EL TRABAJO ACTUAL Y OTRAS ACTIVIDADES ECONÓMICAS

18. ¿Qué actividades le piden realizar en el servicio doméstico? (NO LEER)

Actividad	Sí	No
Lavar ropa	1	2
Planchar	1	2
Cocinar	1	2
Lavar platos	1	2
Limpieza de la casa	1	2
Cuidar niños y niñas	1	2
Cuidar adultos mayores	1	2
Ir de compras (mercado, supermercado, tienda, etc.)	1	2
Otras (especifique):		
<hr/>		
<hr/>		
<hr/>		

19. ¿Se queda a dormir en la casa donde trabaja?

1. Sí (Pase a 19.1)
2. No (Pase a 19.2)

19.1. ¿Por qué se queda a dormir en la casa donde trabaja?

19.2. ¿Por qué no se queda a dormir en la casa donde trabaja?

20. ¿Trabaja para un solo empleador o para varios empleadores?

1. Un solo empleador (Pase a 21)
2. Varios empleadores (Pase a 20.1)

20.1. ¿Cuántos empleadores tiene?

21. ¿Cuántos días a la semana trabaja? (EN PROMEDIO)

22. ¿Cuántas horas al día trabaja? (EN PROMEDIO, SIN TOMAR EN CUENTA EL TIEMPO DE DESCANSO)

23. ¿Le dan tiempo para descansar o para comer durante la jornada laboral?

1. Sí
¿Cuánto tiempo? _____ horas
2. No

24. Considerando solo sus ingresos por trabajo doméstico, ¿a cuánto asciende su ingreso monetario mensual? (EN PROMEDIO)

US\$ _____

25. ¿Su empleador considera como parte de su salario el pago en especie? (EJEMPLOS: COMIDA, VIVIENDA, ROPA, ETC.)

1. Sí
2. No

26. ¿Tiene otras fuentes de ingreso aparte del ingreso por servicio doméstico?

1. Sí (Pase a 26.1)
2. No (Pase a 27)

26.1. ¿Podría decirme cuáles son las fuentes de ingreso adicionales? (SOLO FUENTES DE INGRESO EN LAS QUE LA PERSONA PARTICIPA EN LA ACTIVIDAD QUE LAS ORIGINA)

26.2. ¿En cuánto estima el ingreso mensual por las otras actividades diferentes al servicio doméstico?

US\$ _____

V. INFORMACIÓN SOBRE CONTRIBUCIÓN AL SEGURO SOCIAL Y AL SISTEMA DE PENSIONES

27. ¿Cotiza al Instituto Salvadoreño del Seguro Social (ISSS)? (Seguro de salud)

1. Sí (Pase 27.1)
2. No

27.1. ¿Por qué razón cotiza o empezó a cotizar al seguro de salud?

28. ¿Cotiza al sistema de pensiones? (AFP, INPEP, IVM del ISSS)

1. Sí (Pase a 28.1)
2. No (Pase a 28.3)

28.1. ¿Bajo qué modalidad cotiza?

1. Trabajador dependiente
2. Trabajador independiente

28.2. ¿Le gustaría cotizar al sistema de pensiones?

1. Sí
2. No

28.3. ¿Qué factores han influido o lo han motivado a cotizar al sistema de pensiones?

28.4. ¿Por qué no cotiza al sistema de pensiones?

28.5. ¿Qué características específicas del trabajo que usted realiza hacen que sea difícil para usted cotizar al sistema de pensiones?

29. En su opinión, ¿qué sería necesario cambiar o mejorar en el trabajo del servicio doméstico para que sí pudiera cotizar al sistema pensiones?

VI. PERSPECTIVAS SOBRE EL FUTURO LABORAL Y EL SISTEMA DE PENSIONES

30. ¿Hasta qué edad piensa continuar trabajando? (ANOTE EL NÚMERO DE AÑOS)

Años: _____

Otro (especifique): _____

31. ¿Qué ha pensado hacer cuando alcance la vejez?

32. Cuando deje de trabajar, ¿Cómo piensa financiar su vejez? (NO LEER, PUEDE ANOTAR MÁS DE UNO)

	Sí	No
Pensión propia (ISSS, INPEP, AFP)	1	2
Pensión del cónyuge	1	2
Pensión del Estado (Pensión Básica Universal, PBU)	1	2
Con ayuda de los hijos(as)	1	2
Con una empresa o negocio (ej. Tienda)	1	2

Con ahorros propios	1	2
Con renta por alquiler de propiedades	1	2
Otro (especifique): _____	1	2

VII. CAPACIDAD DE AHORRO

33. ¿Ahorra actualmente?

1. Sí (Pase a 33.1)
2. No (Pase a 33.3)

33.1. ¿Cuál es el mecanismo de ahorro? (PUEDE ANOTAR MÁS DE UNO)

1. Banco (privado o público)
2. Cooperativa o caja de crédito
3. Otro (especifique): _____

33.2. ¿Cuáles son las principales razones por las que ahorra?

33.3. ¿Cuáles son las principales razones por las que no ahorra?

VIII. ORGANIZACIÓN SINDICAL

34. ¿Pertenece a alguna organización, asociación o sindicato?

1. Sí (Pase a 34.1)
2. No (Pase a 34.5)

34.1. ¿Cuál es el nombre de la organización o sindicato? (ANOTAR NOMBRE COMPLETO Y SIGLAS)

34.2. ¿Hace cuánto tiempo pertenece a esta organización o sindicato? (ANOTAR EN AÑOS, SI ES MENOS DE UN AÑO ANOTAR EN MESES)

Años: _____

Meses: _____

34.3. ¿Por qué decidió ser parte de la organización o sindicato?

34.4. ¿Qué temas tratan en la organización o sindicato?

34.5. ¿Por qué no pertenece a ninguna organización o sindicato?

34.6. ¿Qué cosas hacen difícil para usted que pueda pertenecer a un sindicato?

34.7. ¿Cómo se podrían facilitar las condiciones o se podría incentivar a que formara parte de un sindicato?

IX. COMENTARIO FINAL DE LA PERSONA ENTREVISTADA

35. Si tuviese la oportunidad de decirle al gobierno y a sus empleadores las mejoras que usted necesita en su trabajo para que pudiera tener acceso al sistema de pensiones, ¿qué les diría?

AL GOBIERNO:

A SUS EMPLEADORES:

Muchas gracias por su tiempo.

X. COMENTARIOS

Research tool for interview with unions representatives

1. How did the organization start to work with the domestic workers?
2. How many members do the organization have?
3. What strategies does the organization implement to increase the number of affiliates?
4. What are the main barriers to increase the number of affiliates?
5. What are the main activities that the organization does with the domestic workers?
6. Do you know about other organizations that support domestic workers?
7. Does the organization have networks with other organizations that also support domestic workers?
8. What are the main factors that impede that domestic workers have access to the pension system?
9. What actions can be implemented to overcome these factors?
10. What actions have been implemented for the organization to overcome these factors?
11. Has the organization achieved the objectives with these actions? Why?
12. Does the organization have a proposal of pension scheme for the domestic workers?
13. Do you have knowledge about the existence of a proposal of pension scheme for domestic workers?
14. Has been included the organization in discussions with the government about a possible pension reform?
15. What instances of decision do you think that should include domestic workers' representatives?

Research tool for interview with pension system representatives

1. Does your company have information about domestic workers that contribute to the pension system? How many?
2. Could domestic workers contribute under the independent modality? Which is the process?
3. Can the domestic workers contribute under the dependent modality? Do the domestic workers need a contract in this modality? Which is the process?
4. Is it possible to contribute for a salary below the minimum wage? In what modality? Please explain the details.
5. Is it possible to contribute for a part-time job? In what modality? Which is the process?
6. Is it possible to contribute for different jobs? For example, in the case of multiple employers. In what modality? How the time of contribution is tabulated?
7. Does the company making efforts to extend coverage for domestic workers? What efforts?
8. Has your company shared information or experiences with other companies that have incorporated domestic workers into the pension system?
9. From a business perspective, would your company have interest into incorporate domestic workers? What would be the main constraints to extend the coverage for domestic workers?

10. What changes in the role and responsibilities of the AFPs would be required to extend the coverage for domestic workers?
11. In other countries, pension schemes for domestic workers allow that the employers pay the contribution online, the domestic workers can contribute for multiple employers and for part-time jobs. For the AFPs, what technical issues would imply these features of a pension scheme for domestic workers?
12. Do you have information about a project or study to incorporate domestic workers to the pension system? Please comment.
13. Who has the responsibility to design a pension scheme for domestic workers? What would be the role of the company in this process?
14. According to your opinion, do you consider that there is a real possibility to reform the pension system in order to incorporate domestic workers? Why? Why not?
15. According to your opinion, What do you think are the main changes required in the legislation to incorporate the domestic workers into the pension system?
16. In relation to the current law and regulations, what are the main factors that impede that domestic workers have access to the pension system?

Appendix 3. Operative definitions of domestic workers and coverage

A.3.1. Domestic workers in the Encuesta Longitudinal de Protección Social 2013

With the information of the *Encuesta Longitudinal de Protección Social 2013*, the category of domestic workers was built following 5 criteria at the same time:

1. Workers above 18 years old (including 18 years old).
2. Workers that declared being employed in the domestic service between January 2011 and December 2012.
3. Workers that declare that work for a household according to the International Standard Industrial Classification of All Economic Activities (ISIC), Rev. 4 (United Nations 2008):
 - Activities of households as employers of domestic personnel. This class includes: activities of households as employers of domestic personnel such as maids, cooks, waiters, valets, butlers, laundresses, gardeners, gatekeepers, stable-lads, chauffeurs, caretakers, governesses, babysitters, tutors, secretaries etc.
 - It allows the domestic personnel employed to state the activity of their employer in censuses or studies, even though the employer is an individual. The product produced by this activity is consumed by the employing household.
 - This class excludes: provision of services such as cooking, gardening etc. by independent service providers (companies or individuals), see ISIC class according to type of service
4. Workers that declare that their occupation is one of the following categories of the International Standard Classification of Occupations (ISCO-08) (ILO 2012):
 - 5152 Domestic Housekeepers
 - 5311 Child care workers
 - 5322 Home-based Personal Care Workers
 - 9111 Domestic cleaners and helpers
 - 9121 Hand Launderers and Pressers
 - 9214 Garden and Horticultural Labourers
5. Unpaid family workers are not included.

A.3.2. Domestic workers in the Encuesta de Hogares de Propósitos Múltiples 2014

With the information of the *Encuesta de Hogares de Propósitos Múltiples 2014*, the category of domestic workers were built following 4 criteria at the same time:

1. Workers above 18 years old (including 18 years old).
2. Workers that declare that work for a household according to the International Standard Industrial Classification of All Economic Activities (ISIC), Rev. 4 (United Nations 2008):
 - Activities of households as employers of domestic personnel. This class includes: activities of households as employers of domestic personnel such as maids, cooks,

- waiters, valets, butlers, laundresses, gardeners, gatekeepers, stable-lads, chauffeurs, caretakers, governesses, babysitters, tutors, secretaries etc.
- It allows the domestic personnel employed to state the activity of their employer in censuses or studies, even though the employer is an individual. The product produced by this activity is consumed by the employing household.
 - This class excludes: provision of services such as cooking, gardening etc. by independent service providers (companies or individuals), see ISIC class according to type of service
3. Workers that declare that their occupation is one of the following categories of the International Standard Classification of Occupations (ISCO-08) (ILO 2012):
 - 5120 Cooks
 - 5311 Child Care Workers
 - 5322 Home-based Personal Care Workers
 - 9111 Domestic cleaners and helpers
 - 9121 Hand Launderers and Pressers
 - 9214 Garden and Horticultural Labourers
 4. Unpaid family workers are not included.

A.3.3. Coverage in the Encuesta Longitudinal de Protección Social 2013

The *Encuesta Longitudinal de Protección Social 2013* includes a specific question about contribution to the pension system. The question is as follows: *Do you contribute to the pension system?* Concerning this, this question was taken directly to estimate the coverage of the pension system.

A.3.4. Coverage in the Encuesta de Hogares de Propósitos Múltiples 2014

The *Encuesta de Hogares de Propósitos Múltiples 2014* does not include a specific about contribution to the pension system. However, it includes a question about coverage of social security in a broader sense. The question is as follows: *Are you affiliated or covered by a social security system?* Therefore, some workers could respond that they are affiliated although they are not contributing. Besides, the question is not specific about what branch of the social security.

Regarding this, a proxy of contribution to the pension system were built following these criteria:

1. Workers affirming that they are affiliated or covered by a social security system.
2. Workers affirming that they are contributing to a medical insurance, either public or private.

Controlling by contributing to the medical insurance gives two advantages: i) discards those workers that are affiliated to a social security system but they are not contributing, and ii) discards coverage of beneficiaries but that they are not contributing. This methodology has been applied in a previous research about coverage of the pension system in El Salvador using the EHPM (Argueta et al. 2015).