

El neoliberalismo y las políticas públicas en seguridad social

Neoliberalism and public policies on social security

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Resumen

La seguridad social dentro del sistema de pensiones en México es un tema de análisis que merece consideración, debido a que se han aprobado reformas en los sistemas pensionarios en América Latina y a nivel mundial con la implementación de sistemas privados de capitalización individual, con el supuesto de que las personas de la tercera edad logren obtener los recursos suficientes para su jubilación; además, el papel y funciones sociales del Estado como prestador de servicios públicos se ha visto reducido, gracias a la aplicación de lineamientos de política económica y social obligados por parte de organismos como el Fondo Monetario Internacional y el Banco Mundial; por lo que la seguridad social deja de ser un derecho social, para convertirse en un sistema de seguridad privado. El neoliberalismo se caracteriza por la apertura comercial y financiera de los países con el objetivo de lograr mayor competitividad de las empresas privadas, donde las ganancias se invierten en el sistema financiero obteniendo acumulación de capital volátil.

Palabras clave: seguridad social, pensiones, información, estado de bienestar.

Abstract

The Social Security in the pension system in Mexico is a subject of analysis that deserves consideration, because they have approved reforms in pension systems in Latin America and worldwide with the implementation of private funded systems, with the assumption that older people manage to get sufficient resources for their retirement. Furthermore, the role and social functions of the state as a provider of public services has been reduced, thanks to the implementation of guidelines for economic and social policy required by organizations like the International Monetary

Fund and the World Bank; so the social security ceases to be a social right to become a private security system.

Key words: social security, pensions, information, welfare state.

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Introduction

Currently the economic system prevailing in most countries of Latin America is liberal, that is, it is mainly characterized by seeking the separation between the state and the economy, so that neoliberal proposals are choosing to expand the role of private sector, as a state failures compensate for its intervention in the market.

The question arises, since when it ceases to exist the welfare state, and if now begins to weaken social security within the pension system. This study investigates whether the State has heedless of the risks that can result in neglecting social contingencies such as sickness and pension system, and leave them in the hands of private institutions.

In Latin America, adopting recommendations made by the International Monetary Fund (IMF) and the World Bank on market deregulation in order to create more jobs, not applicable only to measures of conjunctural fiscal consolidation; on the contrary, they follow a bill that modifies the concept and the relationship between state and economy as well as the relationship between state and citizen structurally and with one goal, to restore macroeconomic balances.

Now this package of recommendations not started from a free choice, but was imposed in the early eighties, due to debt problems in most countries of Latin America. This does not exclude is to point out the responsibility of governments in the blind acceptance without questions of IMF formulas, without making an actuarial analysis way on the possible consequences for social security. This situation is evident not only the lack of autonomy of Latin American states, but also a structural unit

arranged to opt for alternatives that are far from being a response to the specific needs adjustment, modernization and social welfare.

Ruiz (2008) says that social security is a global problem that is not found formulas to achieve good performance, and with greater severity in relation to the institutional health, pensions and social benefits, so that the pension programs in all countries of the world have broken a greater or lesser extent, due to the apathy of politicians and officials responsible for social security; besides giving preference to other items of public expenditure. The growing trend towards economic liberalization, greater macroeconomic and fiscal discipline, as well as less state intervention, question both the benefits and desirability of the welfare state, as the scope and extent of social security systems.

Social security, the welfare state and pensions

Social security refers to worker protection for the risks to which it is exposed and aims to guarantee the right to health, medical care, protection of livelihoods and services necessary for the welfare individually and collectively, and the right to receive a pension (Ruiz, 2004).

For the International Labour Organization, social security is seen as a hedge against economic and social deprivation through the implementation of public policies; otherwise, would cause a sharp reduction in income due to illness, maternity, accident, or illness, unemployment, disability, old age and death, as well as protection in the form of medical care and helps families with children (ILO, 2009).

Social security is one of the most important policies of a country, as it reflects the amount of resources that governments allocate to it. The meaning of pensions relates to the egalitarian ideal and is guaranteed by the welfare state and social policies (Morales, 2005).

As noted by David Hume in his book *Treatise of Human Nature*, "By joining forces, our power is increased; by the division of labor, our ability grows, and mutual aid, we are less exposed to fortune and accidents. By the strength, skill and additional security becomes advantageous society "(Hume, 2005, p. 409).

Rawls (2006), it states that individuals have the freedom to know what is the concept of good living and be able to judge the principles of justice, according to which should govern the basic structure of society.

Ruiz (2009) mentions that social security is an essential and inalienable right of human beings seeking social justice. Is to cover social contingencies such as disease and hunger, hence born Social Security to address these eventualities, which develop in any country.

Moreover, Mesa-Lago (2007), argues that a group of countries were the forerunners in joining a social system in Latin America since 1980, with the aim of achieving better levels of coverage, within a framework of population aging and high life expectancy but with high costs and financial imbalance.

The first group consisted of Uruguay, Argentina, Chile, Cuba, Brazil and Costa Rica; then an intermediate group, Panama, Mexico, Peru, Colombia, Ecuador, Bolivia and Venezuela, such as those implemented their programs to the forties and fifties, influenced by the conventions of the International Labour Organization (ILO) is created. The third group of newcomers, composed of Paraguay, Dominican Republic, Guatemala, El Salvador, Nicaragua, Honduras and Haiti last to implement its programs in the sixties and seventies.

The implementation of social security in these countries of Latin America had a very weak start due to the high informal employment and a large disparity in income distribution and the lack of an efficient tax and financial system. Still, Latin America was highlighted on social security and is considered a pioneer on the United States and Japan. (Rodríguez, 2002).

This resulted in the monopolization of social security, from the private sector in terms of financing, but with the regulation and supervision of the State. The fragile implementation of social and financial public policy in the eighties, resulted in a reduction of pension coverage in social security and real wages, while informal employment increased and unemployment, so it was only matter of time that the pension system is privatized.

Uthoff (1991) notes the growing external indebtedness of most Latin American countries, forced these earmarked huge resources to pay the debt, eliminating resources to social security, so these pension schemes could not be sustained or medium or long term.

In conclusion, neoliberal economic policies have failed to sustain economic growth in Mexico and in Latin America and only the size of the welfare state was reduced due to the higher priority to economic policies such as free supply and demand of the market and the high cost in tax systems, which are not parallel to demographic changes, subtracting resources into old age.

The social security reform has created a negative effect on Latin America. The approach spread on inefficient state involvement in the function of providing welfare, and the conclusion that the private sector can offer better goods and services, including social, has resulted in a future crisis in the Latin American pension system.

Social security in Mexico

Security in Mexico comes with the revolutionary movement of 1910, through Article 123 of the Constitution, which states that should cover accidents and occupational diseases; non-professional diseases and maternity; and retirement, disability, old age and death (Ruiz, 2004).

In this regard, Ruiz notes:

Article 2 of the Social Security Act states that "social security is intended to guarantee the right to health, medical care, protection of livelihoods and social services necessary for individual and collective well-being, as well as the granting of a pension, if any, subject to compliance with legal requirements, it will be guaranteed by the State "(p. 4).

Social security is provided through the state by Social Security, with a legal framework decentralized federal public administration, with legal personality and its own, so it becomes an inalienable social human right, established by basic services within three areas: a) health; b) pensions and c) social benefits.

In Mexico, the four federal institutions to provide social services are the Mexican Social Security Institute (IMSS); the Institute for Social Security and Services for State Workers (ISSSTE); the Institute of National Housing Fund for Workers (INFONAVIT) and the Social Security Institute for the Mexican Armed Forces (ISSFAM).

Social security has gone beyond classical social welfare work, so that the legal mechanisms of social protection in Mexico are basically three (Ruiz, 2009):

- a) Social.- assistance which provides the state to the open and paid for through general taxation taxpayer population.
- b) The social.- forecast labor fund, intended to protect employees subordinates by funding patterns.
- c) Safety social.- A mandatory tripartite funded primarily by the state, employers and insured themselves.

Changing the model of social security in Mexico it was made in 1995, during the administration of President Ernesto Zedillo, in order to contribute to the reorganization of macroeconomic and financial aspects of the country, looking in the first instance domestic savings as a foundation for growth , this with the argument that if the legal framework for social security is not changed could lose everything achieved so far.

In this regard, Ruiz notes that the change in the legal framework of social security in Mexico, was given in order to allow the formal operation of private managers, known as Afores, as well as insurance companies and achieve generate domestic savings national.

Pension systems with this type of design have been widely discussed, due to mismanagement of funds saving for old age and demographic changes in the Latin American population. Added to this is the possibility for governments to obtain these funds for public policy, but without returning to safeguard the reserve funds for payment of pensions in the long term.

The State must protect the elderly who could not self-finance their retirement benefits due to reforms implemented by overuse in contributory systems, their high cost and resources have undermined the State to alleviate poverty in old age.

Neoliberal public policies

Contemporary governments establish social policies with citizens through a social contract on rights and duties of both parties, with the aim of achieving a common benefit; within this contract, citizens pay taxes for the country's development, while governments protect their rights through public policies that benefit everyone, however, such policies sometimes favor more powerful groups (Ortiz, 2007).

The lack of effective public policies, superficiality with which the social contract and the great inequalities is made, are factors that have increased the likelihood of delegitimization of the State. Moreover, social policy has been the instrument used pragmatically by many governments for political support of citizens (Ortiz, 2007).

In most countries, public policies have not achieved financial stability within the social security system, for example, the global financial crisis of 2007-2009 has not increased pension funds due to the lack of flexibility in these policies public. The negative return on investments has created insecurity in pension systems, this due to the uncertainties in the financial markets so that governments have tried to establish guarantees in order to minimize the negative effects of the crisis.

The crisis of 2007 put to test numerous funds social security systems, which are designed formulas to improve them. There is instability in the pension systems, which depend on the financial markets, so it requires a balance of risk sharing between citizens and the state, and between PAYG and those with full prefinancing . Moreover, it should achieve appropriate investment strategy through regulatory policies, adequate and efficient supervision and investment (OIT, 2009).

Modify the financial system will not change the spending problem, unless it is parallel with reduced levels of performance in relation to pensions (Yermo, 2008).

Finally, Ruiz (2004), points out that pension systems go through a financial crisis, both in Europe and in Latin America, so these systems are a species in frank extinction.

The global financial crisis has caused a slowdown or decline in economic growth, world trade, the price of raw materials, access to international credit, formal employment and real wages and rising unemployment, informal work and precarious, poverty, and the volatility of the capital markets with a plunge in the value of their instruments.

Neoliberal welfare state or welfare state

Esping-Andersen (1993) notes that human needs, such as labor, should not be privatized to become a commodity, or depend on a monetary relationship as social welfare. The commodification of people consolidates the accumulation of capital, but weakens the worker.

Rawls (2006), liberal-critical thinker, in his work *The Theory of Justice*, argues that social and economic inequalities must satisfy two conditions: first, these are only allowed if they protect the most vulnerable society; second, since this is not so, it should favor the interest of this society through the principles of justice and thus achieve the widest possible access to basic goods.

People seek, through the state, minimal natural dependence; a welfare state that, as Ruiz Moreno states, generate "a public policy of the State towards a society which should serve" (Ruiz, 2009, p. 6).

It is known that death is inevitable because people are going to grow old, but not be neglected various diseases. On the other hand, it should be ensured an income to meet the basic needs of the population, so it is necessary to develop a system of social security (Ruiz, 2009).

Meanwhile, Estruch (1996) notes that the welfare state originates from the public duty to full employment, with countercyclical economic policy that achieves universal provision of certain goods, through redistributive policies that can eradicate economic inequality and social.

Bobbio (2005), historian of political thought, said the policy of the welfare state is in crisis due to economic instabilities that fail to protect the poorest social classes, so the state must intervene to eradicate poverty and achieve redistribution of wealth. Therefore, the principle of equality requires the state to remove all obstacles to the most vulnerable citizens obtain political and social rights.

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The welfare state must be a social right to provide security and assistance to pensioners and to provide them with coverage for the years laborados, so that social institutions must achieve efficiency, equity and development, regardless of the current current philosophical in almost all countries: liberalism, both of which trade liberalization and financial is the engine of the economy. Through active economic policy can achieve several goals; on the one hand, it favors the development of industries and markets and at the same time contributing to improving employment and living conditions of the population.

Among its main exponents of liberalism they are: Adam Smith, Alexis de Tocqueville, David Hume and John Locke (Hayek, 1978).

The welfare state should be primarily responsible for the welfare of society to various risks and should be approached as a favorable means of establishing social security systems, which allow people to better cope with conditions stemming from contingencies for illness, accidents and old age , among other.

From the seventies, Laurell (1992) notes that the economic crisis in Latin America and the fall in investment, along with the return on capital caused by the welfare state, led to the start of neoliberalism as a philosophical current, which part of the foundation of the market is the main component for the distribution of economic resources and the satisfaction of individual needs.

Within a welfare state, Ruiz (2008) prints a society must have medical, welfare, educational and economic grants services, such as pensions, but today, countries are driven by economic factors, forming blocks between them to achieve greater production of goods and services, seeking financial and social justice mechanisms, through the game of market laws of supply and demand, resulting in the dismantling of the welfare state.

Girondella (2008) reports that the welfare state should provide social security, housing, education and others, such as pensions, in order to raise the quality of life of people. Meanwhile, Barr (1993) mentions that the welfare state needs to cover the economic and social needs due to market failures and economic growth itself, so that social policies should achieve efficiency, equity and development .

How gaps are handled welfare state, will protect or abandon the coverage of pension systems, and induce the type of financing management mechanisms; but the trilogy market, family and State will only have universal coverage if given the minimum guarantees benefits with solidarity financing sources and transparent access to these benefits.

Everything indicates that the demise of the welfare state is final worldwide due to economic factors, leaving the free market to the law of supply and demand, where the state's role is merely regulator of the economy .

The State must protect the elderly who could not self-finance their retirement benefits due to reforms implemented by overuse in contributory systems, their high cost and resources have undermined the State to alleviate poverty in old age.

In this context, what means that the worker is "force a forced savings? First, it would mean an even greater reduction in capacity for immediate consumption. How did you meet your individual and family needs education, housing, health and so on, if they follow the line of privatization?

PAYG and capitalization worldwide

Ruiz (2008), notes that individual capitalization systems, rely heavily on external economic factors, which are very difficult to predict or control; financial systems of countries are susceptible to drastic changes as investment instruments become very volatile and volatile in the stock market, so that crises of the pension funded systems around the world are experiencing a serious crisis confidence because they do not guarantee returns or share the risks of stock investments.

According to the author, for academic model of individual capitalization it is a clear indication of public service privatization of social security, since it is a public matter in private hands seeking only

profit from financial groups. The fundamental characteristic of the distribution system is based on a centralized administration and predefined profit, since by law the amount of the pension is established by a collective fund covering pension at the end of the active life of the worker.

Brown (2008) mentions that those who defend the individual capitalization system argue that such systems are more stable than PAYG systems, but questions on this point, referring to what is more stable: interest rates or rates fertility. The financing depends largely on the demographic ratio, while the fully funded system depends heavily on the rate of return on invested assets.

In a PAYG, contributors are active workers where their contributions finance workers to pensioners; so that the dependency ratio between assets and number of pensioners is crucial for the financial viability of the system. The problem with this system was that the aging population puts pressure on finance schemes, to a growing number of retirees per active worker, due to the lack of accumulation of reserves during the operational phase (Gillion, Turner, Bailey and Latulippe , 2000).

Pension systems in Latin American individual capitalization, it saves the time of removal cotizante own, but it is necessary that conditions of competition, regulatory and financial development that hardly (Kato, 2008) are met den. After all, that a pension system is viable social security is essential a healthy and growing (Brown, 2008) economy.

The reform of pension systems in Latin America

In the nineties, most Latin American countries reformed their pension systems due to lack of coverage and the uncertainties of financial systems, coupled with the lack of a sound public sector management. Hence the character of public policy is to externalize this change, in the way we view the duty of the State to respond satisfactorily to the demands of a population that is constantly growing and diversifying.

The neoliberal project has tried to shift the regulatory action of the State through a responsible approach, which recovers the functional market principles in order to ensure sound management of resources and an improvement in the levels of general welfare.

Another important factor was demographic change, and increased life expectancy associated with a dual effect on the pension system: an increase in both the absolute number of people, as the number of years during which they receive a pension (Ruiz, 2009).

Mesa-Lago (2004) notes that at the time of the eighties began to reform the traditional systems of protection against the risk of old age, disability and death due to macroeconomic instability, changes in the functioning of the labor market, besides achieving new instruments to reduce the growing deficit of some public social security systems; on the other hand, it was due to the need to achieve greater efficiency in financial instruments associated with the introduction of private pension systems.

The change to the private system has been more by external factors than by the goodness of the system, this is due to the lack of objective information that transcends advertising purposes; so for 1981, Chile made the first reform the retirement system, replacing the distribution system by individual capitalization, giving less importance to the concept of social security and with it, the intergenerational solidarity.

Currently, the worker becomes a client of private financial institutions, who manage their resources throughout their working life, charging a fee for such management, and investing those funds accumulated in the financial market (Mesa Lago, 2007).

Neither these reforms or the distribution system deficiencies can be corrected, as they come from the implementation of policies that do not take into account the Latin American reality (Rodriguez, 2002).

Methodology

Application of research design

The research design used in this study were given through a cross-sectional study (measured at one time) and a correlational study (related study variables into a single measure of time), in order to obtain parameters and perceptions neoliberalism and public policies on social security. Analysis, evaluation and projection of the results were measured through the SPSS program. Data, results, and conclusions obtained details are described below, through measures of central tendency and percentages.

Objective research

1. Know if social policies employed in the pension system are achieving financial and economic stability for the age of the worker.
2. Establish if the worker knows the importance of saving for retirement within the current pension system.

Instrument

An established questionnaire 3 sections with 24 reagents is made:

- The first section concerning the socio-economic variables, has 5 reagents; 2 as dichotomous (gender and occupation) and 3 Likert scale (age, marital status and educational level).
- The second section referring to the social and financial public policies consisted of 11 reagents, whose choice of answers were all Likert scale.
- The third section relates to the savings-credit variable, where six reagents, whose responses option Likert scale was applied.

Sample

The study involves the application of a total of 600 surveys distributed in the metropolitan area of Monterrey, in a niche of people 18 and older; Also, the specific distribution of all surveys was chosen for that city.

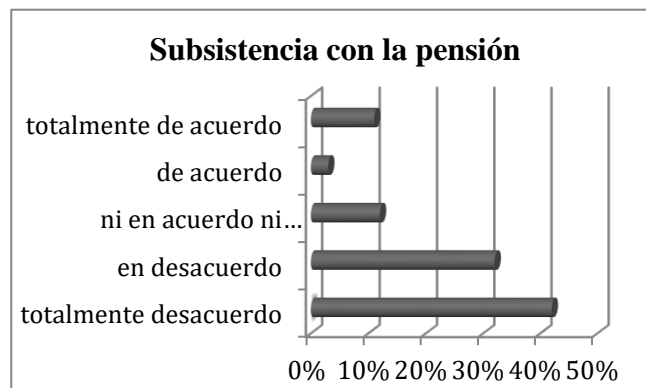
Sample characteristics

Within the first section of this study and relative demographic profile of customers surveyed, 10% of them settled within a range of 18 to about 25; 41% were between 26 and 33 years; 35% between 34 to 41 years; 14% of respondents was within the range of 42-49 years. Within this profile, 55% were male and 45% female. The percentages obtained according to the level of education in descending order were: primary 5.6%; 11.3% secondary; 42% high, 33.1% and 8% non-university studies.

Results

Figure 1 analyzes the variable related to the social and financial public policy: how to deal is the respondent on the achievement by the government in public policies on social security with reference to keep up with the income you will have the time of your retirement ?

Graph1. Public policies on social security

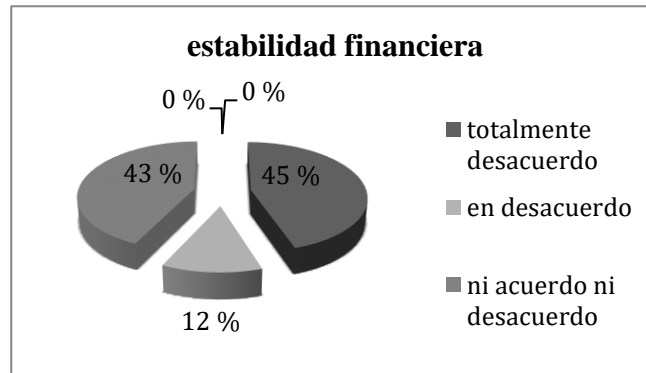


Fuente: elaboración propia.

Figure 1 indicates that most respondents feel that social security policies with regard to getting a pension to help them survive has not been achieved, so there is much discontent with the government in this regard.

Regarding the question of whether there is a public policy that gives financial stability within the social security in the field of pensions, Figure 2 indicates:

Figure 2. Public policies on social security.



Fuente: elaboración propia.

Figure 2, indicates that there is no financial stability in pensions within the scope of social security; Only a few respondents have no opinion for or against on public financial policies on social security.

As to whether the government has managed to obtain more resources through public policies implemented in the field of social security, figure 3 states:

Figure 3. Public policies on social security.

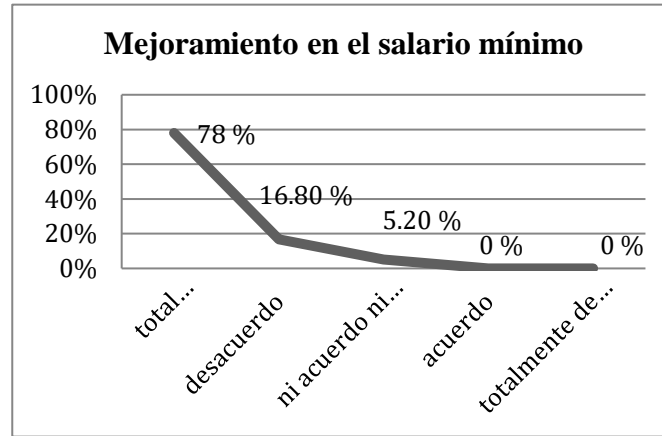


Fuente: elaboración propia.

According to the above chart, half of all respondents said that if resources from the government to social security because they assume the popular insurance (although this is not mentioned in this research); while the other half is divided, as some think they have not given resources to social security, and other states that do not agree that resources were given, but they are not disagree.

Furthermore, Figure 4 shows the results of respondents in relation to the minimum wage:

Figure 4. Public policies on social security.

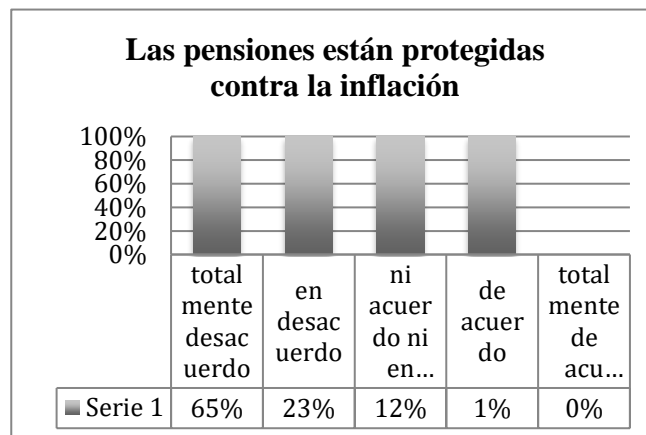


Fuente: elaboración propia.

According to the above chart, the total population surveyed think that current policies in the field of social security have failed to raise the minimum wage worker and get a better pension at retirement.

Respondents were asked about their thinking about the anti-inflation policy within the social security system; the responses shown in Figure 5.

Figure 5. Inflation in the currency pensions

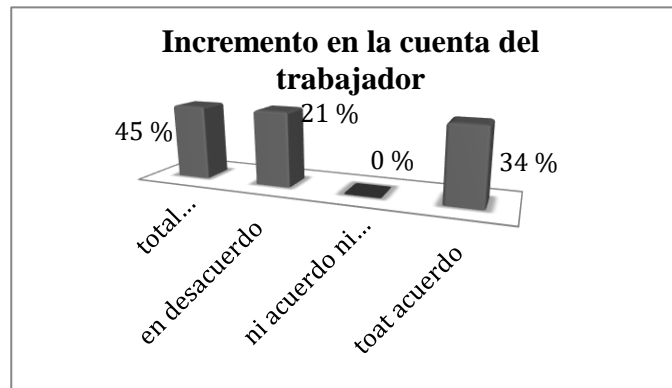


Fuente: elaboración propia.

The results in Figure 5 show that there is total disagreement by respondents in the minimum wage is protected in accordance with the increase that occurs every year in prices.

If the above chart is added that within the current system of pension the worker must save for their future and, according to data from the previous graphs, it is stated that there is no increase in the minimum wage, this is not protected against inflation and there remains tax evasion by companies, then it will be more difficult than the worker to save for retirement (figure 6).

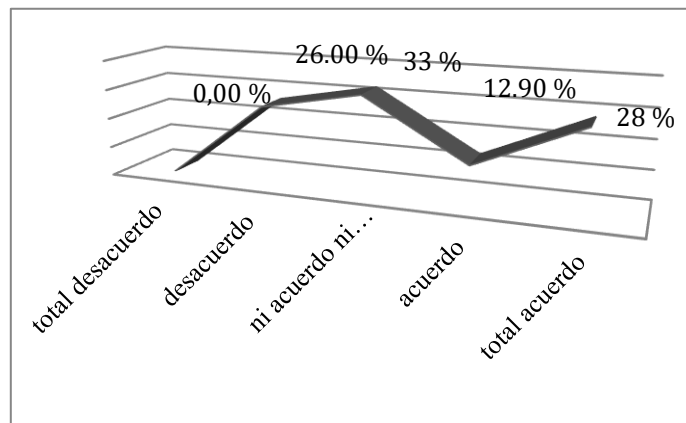
Figure 6. Pension system and private savings



Fuente: elaboración propia.

In relation to the question asked whether respondents agree that the government should be the leading provider of pensions and not a private manager (Afore), the results were as follows:

Figure 7. Government: social security provider

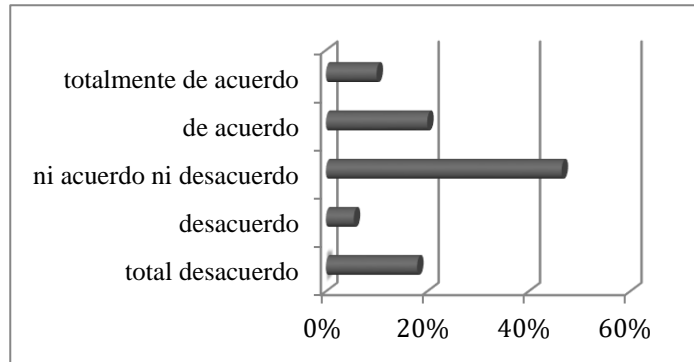


Fuente: elaboración propia.

Figure 7 indicates that only a quarter of respondents replied that they are not sure that the government should be the main provider of pensions, while most respondents say it is the responsibility of the government and not private management the grant social security to its citizens, in addition to boosting employment and improving the minimum pension.

Neoliberalism is characterized by achieving trade and financial openness at all levels, through institutions like the World Bank and the International Monetary Fund (IMF); therefore, the following graph refers to the lack of autonomy of government institutions such as the IMF, creating a structural unit arranged to opt for alternatives that are far from being a response to the specific needs adjustment, modernization and social welfare.

Figure 8. Do you agree that the growing indebtedness external of most Latin American countries, forced that these great resources earmarked to pay debt, removing resources to social security?

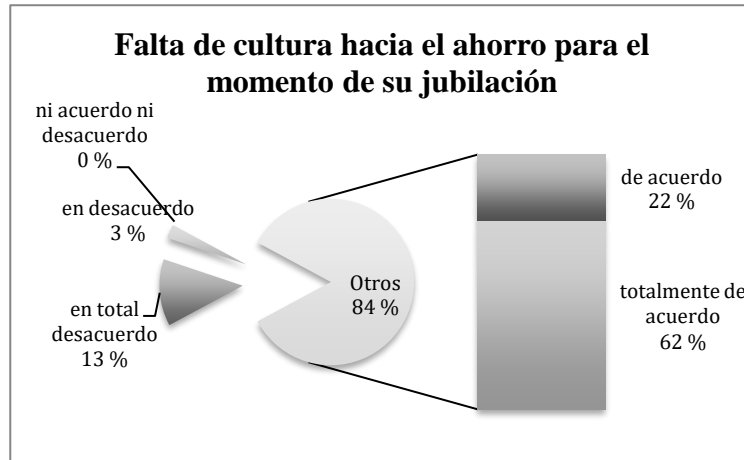


Fuente: elaboración propia.

According to the chart above, almost half of respondents are unaware of the growth of external debt of Latin American countries, but the highlight is the other half of the respondents went to extremes and one half strongly disagrees that there social security resources are allocated, while the other half believes that these resources have been removed to social security to pay the foreign debt.

With regard to saving variable, the majority of respondents think that there is no culture of saving for retirement, nor media that raise awareness about this problem (Figure 9).

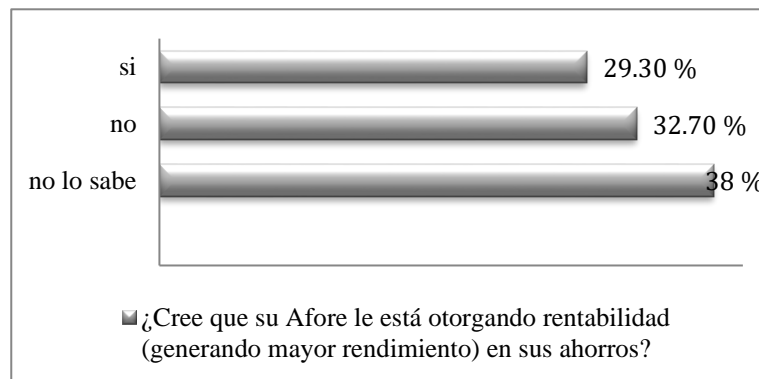
Figure 9. Awareness in Mexico on his retirement



Fuente: elaboración propia.

Finally, it is specified whether the worker becomes now a client of private financial institutions, who manage their resources throughout their working life by charging a fee for such management and investing those funds accumulated in the financial market give returns to the time of retirement (chart 10).

Figure 10. Profitability of the current pension system in the account worker



Fuente: elaboración propia.

Figure 10 shows a balance between the respondents' answers, concluding that a quarter of self aware you are getting returns on your individual account. Moreover, a majority thought that known as Afore, financial institutions charge a high fee for their services, so the worker becomes a client of these institutions.

Conclusion

On the variable about social public policy, the study shows that is not yet managed to raise the level of protection in the social security within the field of pensions, because the economic and social policy has failed to eliminate informality the workplace. Moreover, the social security demands of public sector resources to the minimum guarantees of a welfare state is achieved; to achieve this economic and fiscal and labor inclusion policies are needed. Therefore, the public policy challenge will be to expand coverage and achieve adequate pension levels that maintain consumption levels and avoid poverty in old age.

There is now good control in the anti-inflation policy, keeping it in single digits, but as mentioned above, this has not achieved more resources to pensions, in addition to the wages of workers are not strong enough for the worker to achieve a saving for retirement.

The neoliberal system seeks a greater fiscal and trade liberalization is achieved, and the accumulation of monetary resources of the pension system invests in the stock market for higher profits for private managers, rather than increase individual savings account worker.

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