Policies and reforms to social benefits and their impact on health workers in Mexico

Políticas y reformas a las prestaciones sociales y su repercusión en trabajadores del sector salud en México

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DOI: 10.35429/JLE.2022.10.6.17.26

Received: January 20, 2022; Accepted: June 30, 2022

Abstract

At present, the Mexican worker who is working in the private and / or public initiative formally, has social security which is a protection that is granted to "ensure access to medical assistance and guarantee income security in particular in case of old age, unemployment, illness, disability, work accidents, maternity or loss of breadwinner" (Organización Internacional del Trabajo, 2003), however, Mexican policies have been reforming the social security system, which has led to changes in the retirement regime in both the ISSSTE and the IMSS, so this work reviews and compares the implementation of these reforms for workers.

Regime, Implementation, Reforms, Policies, Reforming initiative

Resumen

En la actualidad el trabajador mexicano que se encuentra laborando en la iniciativa privada y/o pública formalmente, cuenta con seguridad social la cual, es una protección que se concede para "asegurar el acceso a la asistencia médica y garantizar la seguridad del ingreso en particular en caso de vejez, desempleo, enfermedad, invalidez, accidentes del trabajo, maternidad o pérdida del sostén de familia" (Organización Internacional del Trabajo, 2003), sin embargo las políticas mexicanas han venido reformando el sistema de seguridad social lo que ha conllevado a cambios de regimen de jubilación tanto en el ISSSTE como en el IMSS por lo que en este trabajo únicamente aborda y hace una reseña de estos dos regímenes así como tambien un comparativo de la implementación de estas reformas para los trabajadores.

Régimen, Implementación, Reformas, Políticas, Iniciativas de reforma

Citation: MORALES-BENÍTEZ Brenda Ivonne, MORALES-HERNÁNDEZ Ramiro and VILLALOBOS-AGUAYO, Patricia. Policies and reforms to social benefits and their impact on health workers in Mexico. Journal-Law and Economy. 2022. 6-10:17-26.

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Introduction

Economic neoliberalism

Economic neoliberalism has its origins in the second half of the nineteenth century is based on liberalism, whose main precursor and representative is Adam Smith who firmly believed that each person with economic resource who seeks his own profit contributed to the good fortune of other individuals, with this thought Smith assured that the intervention of the State is not necessary to strengthen the economy of the country, since this was governed by an "invisible hand" where everything had a natural order in terms of the supply and demand of goods and products consumed and offered by individuals, so only the State should promote policies that protected each person in society from the oppression and injustice of another member, maintaining and sustaining public institutions and executing and strengthening infrastructure works (Méndez J. S., 1998).

However, in the capitalist crisis of 1929 known as the Great Depression it carries repercussions and consequences worldwide causing poverty to peasants, workers, professionals and capitalists but also the effects of the fall in prices in America affected industries around the world, in 1936 John Maynard Keynes makes a criticism of Smith's ideas where he argues that States must intervene through policies in order to obtain an economic model that allows levels of income and employment, since one of the primary causes of crises in a country is unemployment, causing the lack of demand for goods and therefore the nonhiring to generate new jobs, for which Government has to interfere in order to support and boost public spending.

On the other hand, the theorist Milton Friedman disapproves of Keynesian's theory (Keynesianism), indicating that governmental power should be limited and decentralized and should only serve as a mediator of the "rules of the game" (conditions and policies), between the capitalist and the people, in addition the author considered that poverty and inequality were part of the economic system. Journal-Law and Economy June, 2022 Vol.6 No.10 17-26

For Friedman the market provides the individual with the autonomy to obtain the goods and services that are within his reach as long as it does not obstruct the right of others to do the same, however, this does not guarantee that everyone will have the same resources since some will be able to obtain more goods and / or services depending on purchasing power which leads to social inequalities and economic disparities of citizens. (Friedman 1966 Mencionado en Calvento. M. 2006, p 46)

However, he argued that there were precedents that the free market produces less inequality, greater wealth, poverty reduction and less marginalization, he conceived that capitalist territories such as the United States existed less inequality than in those Third World countries.

This current of thought that is opposed to the control of the government in the economy, is called neoliberalism and has been oriented to put in second place social needs such as poverty, marginalization and inequality and to give greater importance to private property and individual freedom; in the eighties Neoliberalism in Latin America is adopted as a form of government in the economic policies of the countries that integrate it.

Economic Policy in Mexico

Between 1940 and 1980, Mexico was characterized by different events that give rise to the current neoliberal economic policy, in principle during this period was determined by the great demand for foreign capital both by foreign direct investments and by external debt, adopting this policy in order to fill deficiencies and be able to obtain resources in order to develop, however, it only caused an external indebtedness going from a debt of 278 million dollars in the period of Manuel Ávila Camacho (1940-1946), to a debt of 125,000 million dollars in the period of Carlos Salinas de Gortari (1988 -1994). (Ortiz 1998).

As a result of the external debt, policies emanating from international banks and the United States through Letters of Intent or Broad Facility Agreements had to be adopted; that Mexico signed with the International Monetary Fund (IMF), where it is obliged to follow its interests, so the government is widely influenced in neoliberal economic policy.

From the six-year term of Miguel de la Madrid Hurtado (1982 -1988), in Mexico this neoliberal current is more accentuated and continues in the six-year terms of Carlos Salinas de Gortari (1988 - 1994), Ernesto Zedillo (1994 2000), Vicente Fox (2000 - 2006), Felipe Calderón (2006 -2012), Peña Nieto (2012 -2018) and Andrés López Obrador (2018 currently), however, the model proposed by Friedman is consolidated in Mexico in the Governments of Salinas and Zedillo; Neoliberalist governments are characterized by few public works and unemployment.

This is how the financial crisis of Mexico of 1994 – 1995, caused greater unemployment and an informal economy going from having an unemployment rate of 3.7 in 1994 to 6.2 in 1995 (Inegi), which causes thesalaried population with formal employment during this neoliberal system imposed by the State, to be diminished affecting the quality of life conditions of the inhabitants, Because permanent employment has a direct relationship with Social Security, which not only includes health but also other types of social benefits such as pensions, work risks, maternity among others.

Social Security Background

Social security has its beginnings in the late nineteenth century in Germany during the period of Otto Von Bismark who took on the task of protecting workers by implementing medical insurance, work accidents and disability and old age insurance for what is known as the resources of these social programs for the benefit and to promote welfare in them.

President Roosevelt in 1935 approved the Social Security Act in which it establishes that for there to be security in the worker must have social benefits that help improve conditions for any eventuality regarding health, therefore the economic monetary security of employees must have social security, later in 1941 in the Atlantic Charter is committed to improving working conditions, but the United Kingdom also undertakes to do the same with Winston Churchill who was the Prime Minister in order to have greater justice and social equity.

ISSN: 2524-2113 RINOE® All rights reserved The United Kingdom publishes the Beveridge Plan in 1942, initiating the birth of the first unified social security system, for its part France is also concerned about the security of its citizens and begins the strategies and efforts to respond to the needs that were demanded, this is how Pierre Laroque through the necessary steps achieves that a national social security system is constituted in the year of 1946.

With regard to Latin America, the first data are available in 1920, where a group of countries made up of Chile, Uruguay, Argentina, Cuba and Brazil that were the ones that had a greater development, implement the social security system but in a gradual and fragmented way and in the forties social security occurs in countries that are influenced by the trends emanating from the International Organization of the Labour (ILO) and the Beveridge report, as was the case in Mexico. (ECLAC 1985).

However, Mexico had already been fighting for better living conditions and wellbeing and this is reflected in the struggles and social movements undertaken since the Porfiriato 1877 – 1910 and the social and peasant movements that give rise to the Mexican Revolution 1910 -1917, where their demands of the workers were implicit in Article 123 of the Constitution, and we find social security in section XXIX.

But nevertheless, it is during the period of Manuel Ávila Camacho, whereby means of the decree issued on January 19 of 1944 the Mexican Institute of Social Security (IMSS) is created, thus consolidating social security in Mexico, after the creation of this organism gives guidelines for the creation of institutions such as ISSSTE and INFONAVIT to safeguard workers in health benefits for those who are from the public sector and housing.

Thus, at the beginning of the eighties all Latin American countries had only three social security programs (occupational risks, sickness and maternity and old age, disability and survivorship), while family allowance programs only existed in seven countries of the American continent (Brazil, Costa Rica, Argentina, Bolivia, Uruguay, Colombia and Chile); the same happens with the unemployment subsidy that until that year only had it in Argentina, Brazil, Chile, Ecuador and Uruguay (Cepal 1985).

	Number of Countries with Social Security Programmes							
Programmes	1922	1932	1942	1952	1962	1972	1982	
Occupational risks	10	15	17	20	20	20	20	
Sickness and maternity	0	1	7	13	17	18	20	
Old age, disability and survivor	0	2	7	12	14	19	20	
Family allowances	0	0	0	1	5	6	7	
Unemployment	0	0	0	1	3	4	5	

Table 1. Evolution of Social Security Programs in LatinAmerica 1922-1982

Source: Consulted and extracted from studies and reports CEPAL 1985 pp. 269

As can be seen in Table 1, Social Security programmes have been gradually adopted in Latin America, where occupational risks are the first to be adopted by all in 1952, but about sickness and maternity and the oldage, disability and supervening programme it was until 1982 when all countries had these benefits. otherwise, it happens with the programs of Unemployment and Family Allowances that still at the beginning of 1982 only 5 and 7 countries had the respectively.

Access to Social Security in Mexico

Social security are elements outlined to the wellbeing of people for the protection of medical assistance and help to the family, not abandoning the individual when certain circumstances occur such as accidents, illnesses, pregnancies and old age, the deprivation of this, violates the protection of citizens and affects the economic capacity of the person reaching a lack of their standard of living.

According to the International Labour Organization (ILO), it indicates that only 20% of the world's population has decent and adequate coverage in terms of social security, while more than 50% of the inhabitants do not have any social security protection, concentrating largely on informal economies, which constitutes the most important source of employment for women than for women. men.

In Mexico there are different agencies that protect social security within which is the Institute of Social Security Services of State Workers (ISSSTE), Army or Navy, Pemex and the Mexican Institute of Social Security (IMSS); However, for this study only two organizations will be deepened, which are the ISSTE and the IMSS. According to the Social Security Law enacted in 1943 gives rise to the Mexican Institute of Social Security (IMSS), this body is the one that grants health and social security to formal workers of private sector companies, within which they provide care in: accidents at work and occupational and non-professional diseases, maternity, disability, old age and death, as well as involuntary unemployment in old age, which were covered by contributions made between the employer or owner, the worker and the Government.

In 1955, the IMSS extended the protection of persons working in credit institutions and auxiliary insurance and bonding agencies of the Mexican Republic; in 1974, when Constitutional Article 123 was amended, coverage was granted to employees, peasants, non-salaried workers, as well as to other social sectors and their first-level families to provide Mexicans with a basic and essential as is health. In the seventies the recognition of groups that were considered marginalized such as peasants, workers, indigenous people and people in poverty who were not sheltered by the State was sighted, for which in January 1977 the General Coordination of the National Plan for Depressed Areas and Marginalized Groups (COPLAMAR) was created. whose one of the objectives was precisely to promote the allocation of resources to the social classes with greater poverty and need in matters of food, health, education, and housing. (Cordera y Lomelí, 2005: 13)

The social security benefit was designed so that the economically active population (EAP), paid with its production of work, the benefits of disability, old age and death, contributing to the constitution of a social capital, where these contributions the would be responsible government for administering them and seek the appropriate mechanisms in order to ensure that the value of the saved did not lose its purchasing power and increased gradually, However, the government used these resources for current expenditure, which caused the weakening of the pension fund and resulted in a restructuring of the systems by implementing the mechanism of individual accounts.

2. Institute of Security and Services of State Workers

The ISSSTE was created until 1959 when the Law of the Institute of Security and Services of State Workers (ISSSTE) was promulgated, the benefits covered by the ISSSTE at first were that of the social programs maternity, retirement, accidents and occupational and non-professional diseases, disability, old age and death; later it is extended to the right to be able to cover their families to be granted medicines and medical assistance, the establishment of holiday centers as well as shops that would allow access to cheaper products with reasonable prices and access to housing for rent and / or sale and it is when until 1972 the Housing Fund (FOVISSSTE) is created.

With the ISSSTE Act of 1983, benefits are increased, which are: increased protection for the children of beneficiaries up to the age of 25 and for single mothers under 18, as well as the promotion of sports and cultural activities, elderly insurance and services for retirees and pensioners. funeral services. About pensions, the way to calculate them is established where a salary is set that is the one that regulates the calculation for the sum of these, integrating the average of the base salary of the last three years of service.

For 1986, the amendment to the Pension Act amended and went from three years to a single year on the basis of calculation, where the minimum pension must not be less than a general minimum wage in the Federal District, as for female workers, it is decreed that they may retire after 28 years of service, Another reform occurred in 1992 where the 4% quota belonging to pensioners for the Medical Fund was repealed and in 2000 workers were allowed to register their partner.

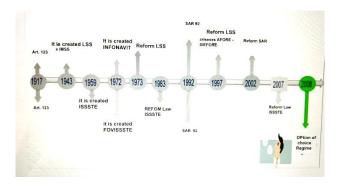


Figure 1 Creation and Reforms of IMSS and ISSSTE Source: Presentation of Diploma of University Management UAGro 2022

ISSN: 2524-2113 RINOE® All rights reserved 3. Other Social Security Organizations in Mexico

After the birth of the IMSS and ISSSTE institutions, the pension schemes of Petróleos Mexicanos (PEMEX) and the Social Security Institute of the Armed Forces (ISSFAM) were created, which provide specific coverage to the workers of these entities.

Pension reforms

In 1943 the Social Security Law was enacted giving rise to the IMSS, for 1973 a restructuring was made to the pension system of that agency, where the worker will have to contribute 500 weeks and the calculation of his retirement will be based on the number of weeks previously indicated and based on the salary of the last 5 years, however, in 1992 the SAR Retirement Savings System was created, where 2% of the salary was contributed, which went to a bank account together with 5% of the INFONAVIT, the latter being the housing fund. In 1997 there is a reform to the Law of 1973 and the Afores are created giving way to the system of individual capitalization (Figure 2). Regarding the Institute of Social Security and Services for State Workers, it was created in 1959 and by 1983 the ISSSTE Act was published, and like the IMSS, the SAR Retirement Savings System was created in 1992 and the Act was amended in 2007 and the individual accounts system was switched to the system of individual accounts. (Figure 2)

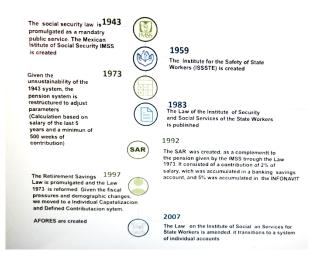


Figure 2 Restructuring of IMSS and ISSSTE Pensions Source: Presentation of Diploma of University Management UAGro 2022

The reforms of the pension systems were carried out by the IMSS in 1997 and by the ISSSTE in 2007, and one of the changes was the increase in the pensionable age and the number of weeks of contributions, In the 1973 Law (IMSS), a worker could receive a pension at the age of 60 as long as he/she had a minimum of 500 weeks of contributions, but with the new reform, he/she must contribute 1,250 weeks and be at least 65 years old in order to be eligible for a pension. Table 2

With the new pension strategy, far from contributing to the protection of the individual, it can cause insecurity in their old age, because the worker has to make the relevant savings for a dignified retirement, but sometimes they do not have enough capacity to save; according to the National Council for the Evaluation of Social Development Policy (CONEVAL) in Mexico, 48. 8% of the population has an income below the income poverty line, which represents 61.1 million people are in a vulnerable situation (CONEVAL, 2018), resulting in a lack of monetary power to be able to save in their individual accounts and have an old age with a good quality of life.

	IMSS				ISSSTE					
Law	de 1973	Law de 1997		Law de 1983		Law de 2007				
Weeks quoted	Minimum retirement age (Men)	Weeks quoted	Minimum retirement age (Men)	Years of contributions	Minimum retirement age	Years of contributions	Minimum retirement age			
500	60 years	1250	65 years	30 years	Art. 60. whatever your age	30 years	65			

Table 2 Comparative of Pensions before and after reforms *Source: Own with data from the Issste Law 2007 and 1983 and the IMSS Law 1973 and 1997.Note: A) The table shows the information to receive pensions at one hundred percent. B) Article 60 of the ISSSTE Law states that "workers with 30 years or more of service and equal time of contribution to the Institute, under the terms of this Law, regardless of their age, are entitled to a retirement pension"*

With the IMSS Law of 1973, the pension was paid for life to the worker who only needed to contribute a little less than 10 years and have the required age, the contribution base was the salary of the last 5 years (250 weeks) being the contribution ceiling of 25 times the minimum monthly wage approximately 50,000.00 pesos. However, with the new Law of 1997, there are new reforms such as age and especially the contribution time increasing to a little more than 24 years that is, they almost tripled this requirement, but also the payment is according to the accumulated balance in the individual account, by dividing it by the factor of number of months of life expectancy and in case of not complying with the 1250 weeks quoted to the worker will only be delivered the accumulated in his individual account and he will be responsible for administering it.

One of the last reforms approved for the IMSS Law was carried out on December 9, 2020, where the reduction of weeks to be entitled to the pension was modified, leaving 750 weeks for 2021 and each year 25 weeks will be increased until reaching 1000 weeks in 2031, which will be the requirement. At first the pension system was exercised under the principle of pay-as-you-go system as noted above, that is, active workers financed retired workers, however when the IMSS Law of 1995 was reformed, it was transcendental in the history of Social Security because an individual capitalization system is introduced but also the public pension system is transferred to a private system (Lss 1995, art. 159), which has led to the accumulated pension funds of workers being aimed at producing private wealth and the same happens with ISSSTE pensions.

Neoliberalism and Social Benefits in Mexico

The adoption in Mexico of the Neoliberal Policy originated great changes and transformations, going from a protected economy (based on the Theory of John M. Keynes) to an open economy (Theory of Milton Friedman), that is, from 1929 to 1980 the national markets were protected being the promotion of the internal market and the controlled foreign trade policy however from the eighties in the adoption to the new economic model the markets They are open, market promotion is external, and policy is free trade. All these processes influence the social benefits of the population, which causes in some way the weakening of social security, by moving from a security system with a criterion of social solidarity to a security system with the policy of individual savings, thus reducing social support and causing vulnerability in the inhabitants.

Economic policies directly affected the private sector, which caused the closure of state agencies and the liquidation of companies as a result of trade liberalization and competition from abroad, producing the loss of formal jobs; Although the Economically Active Population (EAP) has reduced its average annual growth rate from 1982 onwards, growth in paid employment has been minimal. (Table3).

Period	Economically active population	Paid employed staff
1970 - 1982	3.7	4.1
1983 - 1995	3.5	1.9
1994 - 2010	1.9	1.7

Table 3 EAP and employed personnel Annual GrowthRate

Source: CONAPO and INEGI Taken from Ruiz Nápoles. "Recent Evolution of Employment and Unemployment in Mexico"

To observe the behavior of unemployment in Mexico, data were obtained from two surveys: the Continuous Survey on Occupation (ECSO) and the National Urban Employment Survey (ENEUI), Table 4. Showing an overview of the lack of jobs in Mexico and their behavior.

From the period from 1973 to 1983 only three cities are considered: Mexico, Guadalajara and Monterrey, where the behavior of the unemployment rate was falling until 1982 (a decrease of 3.3 points compared to the year of 1973), after this year there is a significant increase from 4.2 reported in 1982 to 6.8 figure reported in 1983, which denotes a crisis of work for the cities involved this according to the Continuous Survey on Occupation (ECSO), it is to indicate that by the year of 1982 neoliberalism appears in Mexico and although it is true that there were very high rates like that of 1977, these had come down but with the entry of the new economic policy it increases again. Journal-Law and Economy June, 2022 Vol.6 No.10 17-26

Year	General rate	Year	Tasa general	Year	General rate
1973	7.5	1986	4.3	1999	2.5
1974	7.2	1987	3.9	2000	2.6
1975	7.2	1988	3.6	2001	2.8
1976	6.7	1989	3	2002	3
1977	8.1	1990	2.8	2003	3.4
1978	6.8	1991	2.6	2004	3.9
1979	5.8	1992	2.8	2005	3.6
1980	4.5	1993	3.4	2006	3.6
1981	4.2	1994	3.7	2007	3.7
1982	4.2	1995	6.2	2008	4
1983	6.8	1996	5.5	2009	5.5
1984	5.7	1997	4.1	2010	5.4
1985	4.4	1998	3.6	2011	

Table 4 Unemployment Rate in Mexico

Source: INEGI National Survey of Urban Employment, Inegi Statistics, Historical of Mexico Volume I, INEGI National Survey of Occupation and Employment

The data taken during the period 1984-1997 are from the National Urban Employment Survey (ENEUI), where only 16 cities are considered Mexico, Monterrey, Puebla, Tijuana, Chihuahua, Veracruz, Mérida, Orizaba, Matamoros, San Luis Potosí, Tampico, León, Torreón, Cd. Juárez, Nuevo Laredo and period Guadalajara. In this there are unemployment rates below three percent (1991 -1992), but they are not maintained, increasing for 1997 to 4.1.

For the first quarter of 1992 the Eneui added 16 more cities, Acapulco, Coatzacoalcos, Durango, Cuernavaca, Zacatecas Culiacán, Hermosillo, Morelia, Oaxaca, Tuxtla Gutiérrez, Saltillo, Tepic, Toluca, Villahermosa, Campeche, and Aguascalientes and in the third quarter of the same year to the cities of Manzanillo and Colima in 1993 incorporates Celaya, Monclova and Querétaro and in 94 Tlaxcala and Irapuato and in 1996 to Cd. del Carmen, Cancun and La Paz



 Table 5 EAP Occupied and Unemployed

 Source: National Survey of Occupation and Employment

 (ENOE)
 Nature 2010

 data
 Source and Employment

(ENOE). Note: 2019 data correspond to the fourth quarter, 2020 data correspond to the third quarter

Data from the National Survey of Occupation and Employment (ENOE), indicates that 3.4% of the EAP in 2019 was unemployed, increasing to 5.1% by the third quarter of 2020. (Table 5), however, of the population that is employed at the national level in 2019, 56.2% corresponds to informal employment, while in the third quarter of 2020 it was 54.2% (Figure 1). What externalizes that for 2019 and 2020 of every 10 employed people only four had formal employment and the social benefits of work that entails.

The panorama of these years reflects that less than fifty percent of the population has formal jobs which affects the quality of life of the citizen at the time of retirement or have an age whereby their own conditions cannot be productive and generate the monetary resource to cover the minimum needs such as food, housing and health which leads to situations of vulnerability.

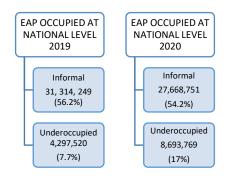


Figure 1 Informal and Underemployed Population in Mexico 2019-2020

Source: Encuesta Nacional de Ocupación y Empleo (ENOE)

The progress of Social Security coverage during the period from 1960 to 1983 shows that for workers in the IMSS, ISSSTE, Electricity, Railways, Pemex, Ministries of Defense and Navy in terms of insurance, it was increasing year after year as shown in Table 6, which in 1960 amounted to 9,721 active and by 1983 was a total of 21,511.

Years	Total Population	Assets	Liabili			Insured	8	Tota	
	ropumuon	Assets	Liabil	ttes	Dependent	(COMPLAM)	R) <u>b</u>	Without COPLAMAR	With COPLAMAR
1960	37,073	9,721		72	2,969		0	4,562	
1965	43,500	11,564		148	5,953		0	8,807	
1970	51,176	13,679		287	8,201		0	12,333	
1975	60,153	16,332		417	15,329		0	21,427	
1980	69,393	19,423		634	22,028		6,236	30,820	37,05
1981	71,284	20,109		686	24,350		8,614	34,072	42,68
1982	73,188	20,807		752	24,079		9,653	33,743	43,39
	75,107	21.511		799	24.248		10.782	34.024	44.80
1983				199	24,240				
1983 Years	perce	ntage of Cover		PEA	Total	Average a PEA	nnual growth r		Population
Years	perce Total p Without COPLAMAR	ntage of Cover	rage <u>c</u> th MAR	PEA			nnual growth r	ates	Population burden ratio <u>c</u>
Years 1960	perce Total p Without COPLAMAR 12.3	ntage of Cover opulation Wi	th MAR 0	PBA 15.6	Total population	PEA	nnual growth r Assets	ates Policyholders Total (without COPLAMAR)	Population burden ratio <u>o</u> 0.05
Years 1960 1965	perce Total p Without COPLAMAR 12.3 20.2	ntage of Cover opulation Wi	th MAR 0 0	15.6 23.4	Total population 3.2	PEA 3.5	nnual growth r Assets 12.2	utes Policyholders Total (without COPLAMAR) 14,1	Population burden ratio d 0.04 0.05
Years 1960 1965 1970	perce Total p Without COPLAMAR 12.3 20.2 24.1	ntage of Cover opulation Wi	th MAR 0 0 0	PPA 15.6 23.4 28.1	Total population 3.2 3.3	PEA 3.5 3.4	Assets 12.2 7.3	aites Policyholders Total (without COPLAMAR) 14.1 7	Population burden ratio p 0.0- 0.00 0.07
1960 1965 1970 1975	perce Total p Without COPLAMAR 12.3 20.2 24.1 35.6	ntage of Cover opulation Wi	th MMAR 0 0 0	PPA 15.6 23.4 28.1 34.8	Total population 3.2 3.3 3.3	3.5 3.4 3.6	Assets	ntes Folicyholders Total (without COPLAMAR) 14.1 7 11.7	Population burden ratio 0 0.0- 0.00 0.00 0.00 0.00
1960 1963 1970 1975 1980	perce Total p Without COPLAMAR 12.3 20.2 24.1 35.6 44.4	ntage of Cover opulation Wi	rate c th MAR 0 0 0 0 53.4	15.6 23.4 28.1 34.8 42	Total population 3.2 3.3 3.3 2.9	3.5 3.4 3.6 3.5	12.2 7.3 8.1 7.5	ates Policyholders Total (without COPLAMAR) 14.1 7 11.7 7.5	Population burden ratio <u>0</u> 0.04 0.05 0.07 0.07 0.07
1960 1965 1970 1975 1980 1981	perce Total p Without COPLAMAR 12.3 20.2 24.1 35.6 44.4 47.8	ntage of Cover opulation Wi	1620 C	15.6 23.4 28.1 34.8 42 44.9	Total population 3.2 3.3 3.3 2.9 2.7	3.5 3.4 3.6 3.5 3.5	Assets 12.2 7.3 8.1 7.5 10.8	ates Total (without COPLAMAR) 14.1 7 11.7 7.5 10.5	Population burden ratio <u>d</u> 0.04 0.05 0.07 0.07 0.07 0.07 0.07
1960 1963 1970 1975 1980	perce Total p Without COPLAMAR 12.3 20.2 24.1 35.6 44.4	ntage of Cover opulation Wi	rate c th MAR 0 0 0 0 53.4	15.6 23.4 28.1 34.8 42	Total population 3.2 3.3 3.3 2.9	3.5 3.4 3.6 3.5	12.2 7.3 8.1 7.5	ates Policyholders Total (without COPLAMAR) 14.1 7 11.7 7.5	Population burden ratio <u>d</u> 0.04 0.05 0.07 0.07

Table 6Social Security in Mexico, 1960-1983(Thousands and percentages)

Sources: Consulted from CEPAL studies and reports 1985

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IMSS and ISSSTE affiliation							
Institution	Percentage						
	2013	2017	Difference				
IMSS	43.7	36.3	7.4				
ISSSTE	6.7	5.6	1.1				

Table7 Affiliation of the Economically ActivePopulation 2013 – 2017Source: National Employment and Social Security Survey(ENESS) 2013 and 2017

With data provided by the National Survey of Employment and Social Security (ENESS), for 2013 economically active people only 43.7% had IMSS and 6.7% with ISSSTE, that is, only 50.4% of the population had a formal job while for 2017 of the 123.7 million people affiliated in Mexico, 36.3% corresponds to the IMSS, 5.6% to the ISSSTE and 4.3% to another public institution such as the state social security institutes (Issstezac, Issemym, etc.), Sedena, Pemex, Semar and other public sector institutions, which shows that only 46.2% of the population has social benefits, while more than 50% of the economically active population lacks them, but there is a decrease in formal workers having fewer people affiliated by and contributing to these organizations.

As for the poverty index, its development was not optimal because it is increased causing greater needs in the inhabitants, poor quality of life and well-being, according to scholars on the subject (Table 8), agree that in 1981 poverty had a decline, however, it does not manage to continue decreasing and on the contrary, it increases returning to have a small improvement by 1994.

Author	1968	1977	1981	1984	1989	1994	1996	1998	2000
ECLAC	42.5	39.5	36.5	42.5	48	45	52	47	
World Bank	49	34	25	28	36	34	45		
Hernández, Laos y Boltvinik	72.6	58	48.5	58.5	64	67.1	77.3	73.6	68.5
Integrated Poverty Measurement Method*				69.8	73.8	75.8	81.9	80.3	76.9
Measurement Method									

Table 8 Studies of poverty in Mexico 1968 -2000.Expressed in percentagesSource: ECLAC (several years); World Bank: (World

Bank, 2000:52-53); HLB: 1968-1984

The Economic Commission for Latin America and the Caribbean (ECLAC) refers to the fact that, in 1998, poverty affected 47% of the inhabitants, 4.5 more than in 1968; According to Hernández-Laos and Boltvinik in comparison of 1968 with the year 2000 there is a decrease of a little more than 4 points, however, it is not possible to have the improvements that were in 1981, leaving a margin of 20 points which indicates that in the referred year (1981), for this author there were better conditions.

Period	Poverty						
	Millions of People	Percentage					
2008	49.5	44.4					
2010	52.8	46.1					
2012	53.3	45.5					
2014	55.3	46.2					
2016	53.4	43.6					
2018	52.4	41.9					

Table 9 Evolution of Poverty in Mexico. Period 2008 –2018Source: CONEVAL

The data obtained by CONEVAL during the period 2008 - 2018 show an evolution without significant relevance of improvement, where more than 50 million inhabitants are in it, indicating social deprivation.

Conclusion

The neoliberal policy applied shows a decrease in social security and thus generates a series of economic, health and especially welfare problems, where the pension system becomes a private system, paid employment is minimal, reducing formal jobs and increasing the informal population.

The affiliations of the workers of the IMSS and ISSSTE institutions have fallen significantly, but also the poverty that had been decreasing is accentuated in 1982 when neoliberalism intensified in Mexico, which caused poverty, inequalities and deprivation in more than fifty percent of the population.

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