

# A CRITIC TO THE BRAZILIAN SOCIAL WELFARE FACTOR, BY DIFFERENT LIFE EXPECTANCIES, ACCORDING TO THREE STATES OF THE FEDERATION AND SEX

SANTANA, Jomar (jomar@cedeplar.ufmg.br)  
AMARAL, Ernesto (ef@cedeplar.ufmg.br)  
FÍGOLI, Moema (coord.) (moema@cedeplar.ufmg.br)

## INTRODUCTION

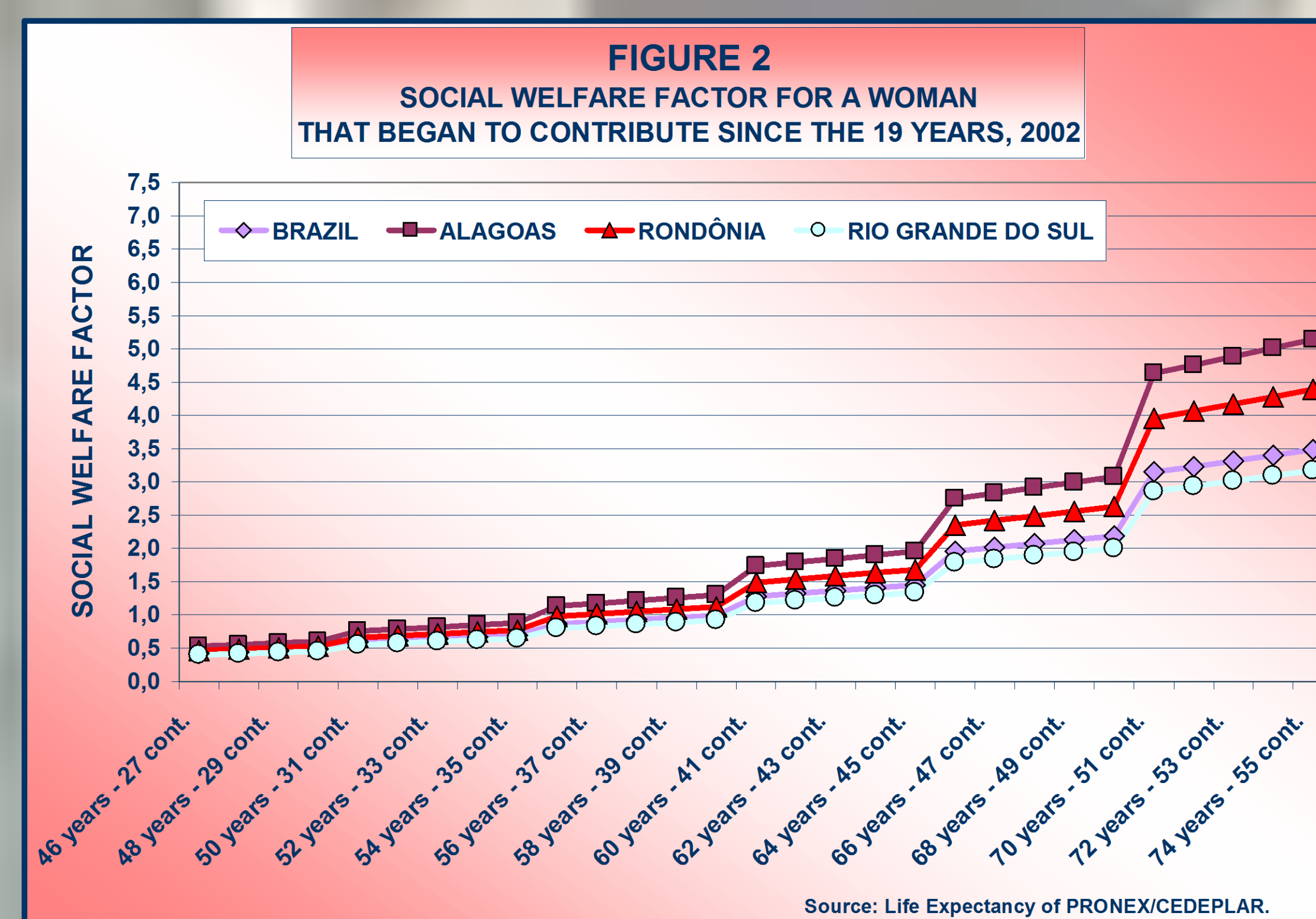
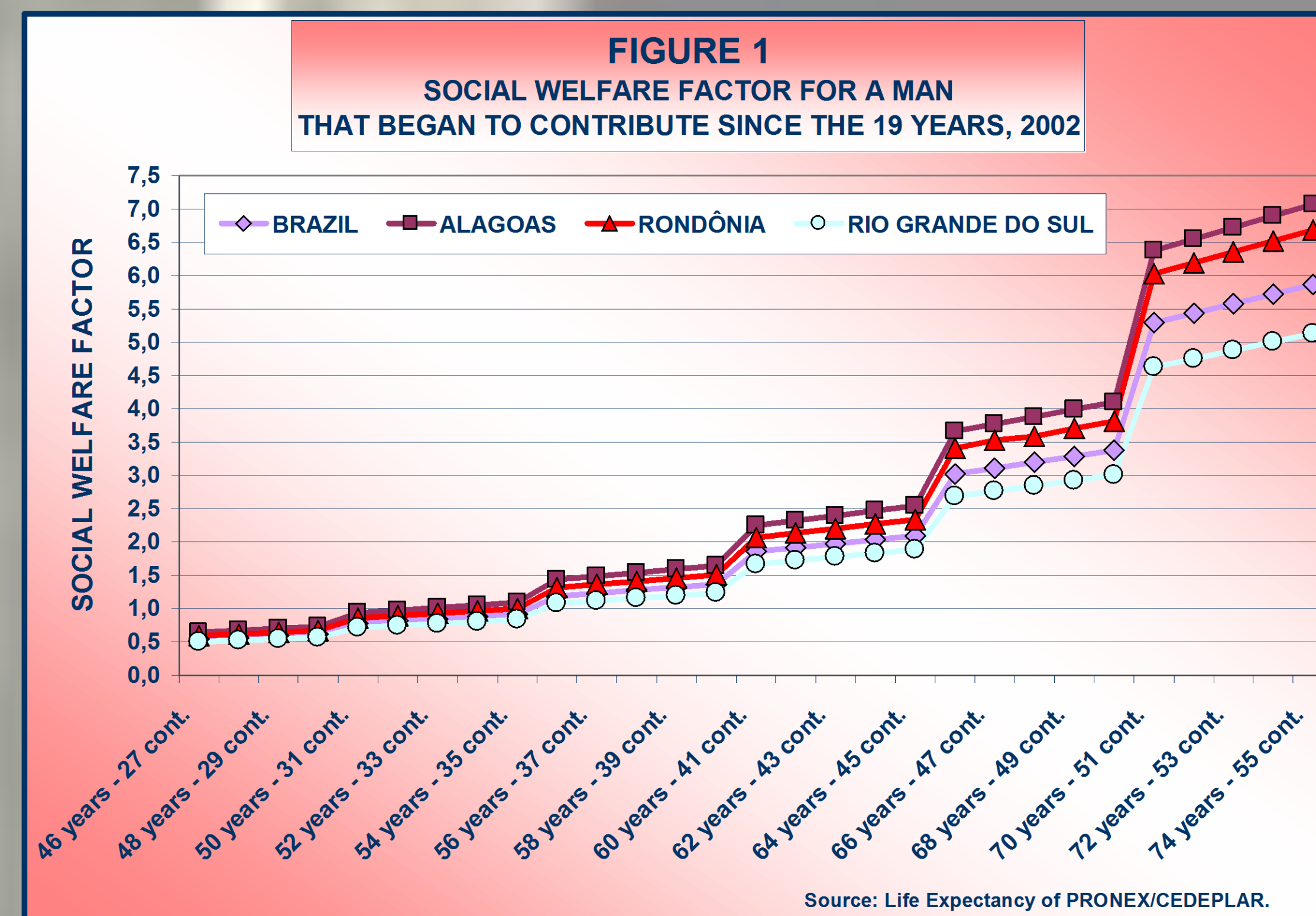
☐ SINCE 1995, THE SOCIAL WELFARE IN BRAZIL IS PRESENTING A DEBIT IN ITS BILLS.

☐ THE FEDERAL GOVERNMENT HAS BEEN TRYING TO HEAL THE DEFICIT AND TO AVOID A LARGER HOLE IN THE FUTURE, DUE TO THE IMPACTS OF THE POPULATION AGING.

☐ ONE OF THE APPROVED MEASURES FOR THE REFORM OF THE BRAZILIAN SOCIAL WELFARE, ESTABLISHES A FACTOR AS A COMPONENT FOR THE CALCULATION OF THE BENEFIT TO BE RECEIVED BY THE WORKERS WHEN THEY RETIRE.

☐ THE LIFE EXPECTANCY BY AGE GROUPS OF THE 26 STATES OF THE FEDERATION AND THE FEDERAL DISTRICT IS COLLECTED FROM THE 2000 PRONEX/CEDEPLAR RESEARCH (TABLE 1).

☐ THE STATES INCLUDED IN THIS RESEARCH HAVE CONTRASTING LIFE EXPECTANCIES. ALAGOAS PRESENTS THE SMALLEST LIFE EXPECTANCY, WHILE RIO GRANDE DO SUL PRESENTS THE BIGGEST ONE AND RONDÔNIA APPEARS IN THE AVERAGE LEVEL.



## RESULTS

☐ FIGURES 1 AND 2 SHOW THE FACTORS FOR MEN AND WOMEN WHO STARTED THEIR SOCIAL WELFARE CONTRIBUTION AT AGE OF 19.

☐ ALAGOAS STATE DISPLAYED THE LARGEST CALCULATED FACTOR. IT IS FOLLOWED, RESPECTIVELY, BY RONDÔNIA, BY THE BRAZILIAN AVERAGE AND, FINALLY, BY THE RIO GRANDE DO SUL FACTOR.

☐ THE SOCIAL WELFARE FACTOR HAS AN INVERSE CORRELATION WITH LIFE EXPECTANCY (TABLE 1). THIS IS A COMPENSATION TO PEOPLE WHO WILL HAVE SMALL LIFE EXPECTANCIES IN THE MOMENT OF THEIR RETIREMENT.

☐ MEN'S LIFE EXPECTANCIES ARE SMALLER THAN THAT OBSERVED TO WOMEN THEN THE FACTORS USED TO CALCULATE THEIR WAGES BENEFIT WILL BE LARGER THAN THOSE USED TO WOMEN.

## THE SOCIAL WELFARE FACTOR CALCULUS

☐ BEFORE THE APPROVAL OF THE SOCIAL WELFARE FACTOR FOR THE NATIONAL CONGRESS, THE VALUE OF THE BENEFIT THAT THE WORKER SHOULD RECEIVE WAS A RESULT OF A SIMPLE AVERAGE OF THE LAST 36 WAGES.

☐ AFTER THE NEW LAW, THE WAGE BENEFIT (Sb) IS CALCULATED AS A MULTIPLICATION BETWEEN THE SOCIAL WELFARE FACTOR (f) AND THE AVERAGE OF THE 80% LARGEST INSURED PERSON'S CONTRIBUTION WAGES, WITH INDEXATION (M):

$$Sb = M * f$$

☐ THE SOCIAL WELFARE FACTOR IS CALCULATED AS FOLLOW:

$$f = \frac{Tc * a}{Es} * \left( 1 + \frac{Id + Tc * a}{100} \right)$$

WHERE:

Tc = TIME OF CONTRIBUTION OF EACH INSURED PERSON;

a = ALIQUOT OF CONTRIBUTION OF THE INSURED PERSON FIXED IN 0,31;

Es = LIFE EXPECTANCY OF THE INSURED PERSON IN ITS RETIREMENT DATE, AS GIVEN BY THE IBGE, CONSIDERING BOTH SEXES NATIONAL AVERAGE;

Id = INSURED PERSON'S AGE IN THE DATE OF THE RETIREMENT.

TABLE 1 LIFE EXPECTANCY, 2002								
AGE	MEN				WOMEN			
	BRAZIL	ALAGOAS	RONDÔNIA	RIO GRANDE DO SUL	BRAZIL	ALAGOAS	RONDÔNIA	RIO GRANDE DO SUL
0	65,83	59,93	63,33	69,26	73,72	65,85	70,71	76,58
5	60,93	55,11	58,43	64,31	68,80	61,01	65,79	71,61
10	56,15	50,49	53,64	59,40	63,95	56,32	60,95	66,68
15	51,37	45,89	48,87	54,51	59,11	51,66	56,12	61,76
20	46,62	41,32	44,14	49,63	54,28	47,01	51,32	56,85
25	41,92	36,83	39,48	44,79	49,47	42,40	46,54	51,95
30	37,27	32,44	34,91	40,00	44,68	37,83	41,79	47,06
35	32,70	28,18	30,45	35,25	39,92	33,30	37,07	42,19
40	28,22	24,06	26,12	30,57	35,19	28,85	32,40	37,35
45	23,85	20,12	21,92	25,97	30,52	24,52	27,80	32,55
50	19,62	16,39	17,90	21,49	25,92	20,34	23,29	27,80
55	15,59	12,92	14,11	17,19	21,44	16,37	18,93	23,15
60	11,84	9,76	10,62	13,17	17,13	12,66	14,76	18,63
65	8,46	6,97	7,50	9,51	13,06	9,29	10,88	14,31
70	5,55	4,60	4,87	6,35	9,34	6,34	7,42	10,27
75	3,21	2,72	2,82	3,79	6,10	3,87	4,54	6,67
80	1,51	1,39	1,41	1,94	3,52	2,02	2,40	3,69

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## CONCLUSION

☐ THE CREATION OF A FACTOR CONTRIBUTES TO REDUCTION IN THE SOCIAL WELFARE DEFICIT. HOWEVER, ITS ATTEMPT TO TRANSFORM THE CALCULUS OF WAGE BENEFITS FAIR ARE NOT VERIFIED. THE LIFE EXPECTANCY BY SEX AND GEOGRAPHICAL AREA SHOULD BE USED WITH MORE CAUTION.

☐ IN SPITE OF THE CHANGES IN THE FACTOR CALCULUS, THE REGIME OF SOCIAL WELFARE CONTINUES TO BE ONE OF SIMPLE PARTITION, SENSITIVE TO THE DEMOGRAPHIC CHANGES.

☐ ALTHOUGH THE DEFICIT OF SOCIAL WELFARE MAY DECREASE, THE HOLE MAY BECOME LARGER IN A FEW YEARS.

☐ THE PRESSURE OF THE POPULATION AGING, THE GREAT AMOUNT OF INFORMAL WORKERS, THE LACK OF FORMAL EMPLOYMENTS AND THE INEQUALITIES AMONG THE RETIREMENTS TRANSFORM THE SOCIAL WELFARE FACTOR IN A PALLIATIVE TO A LARGER PROBLEM THAT SHOULD BE SOLVED.