

Title: Social Protections in the Informal Economy: The Role of Legislation

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Abstract

Millions of people worldwide work in the informal economy, particularly in low- and middle-income countries. Workers in the informal economy may lack access to labor rights and social protections, as national legislation ensuring these protections is sometimes limited to workers in the formal economy. However, legislation can be structured to include workers in the informal economy as well. Using data from the WORLD Policy Analysis Center at the University of California, Los Angeles, this paper will examine the quality of social protections, such as income support during unemployment, work injury, and sick leave in all 193 United Nations member states. Globally we assess whether benefits are financed through social security systems or the employer, whether social security benefits extend to the self-employed, and whether tenure or contribution requirements create additional barriers to receiving benefits. We then focus on a subset of countries identified by the International Labour Organization (ILO) as having high levels of non-agricultural employment concentrated in informal employment. For these countries, we explore in-depth whether any steps have been taken to effectively cover workers in the informal economy to identify areas where legislative improvements could have the greatest impacts for workers.

Background

Informal Employment

Worldwide, millions of people work in the informal economy. While informal employment is a feature of countries of all income levels, it is especially prominent in low-and middle-income countries. It is estimated that informal employment accounts for more than half of total non-agricultural employment in Latin America and the Caribbean, nearly half in East Asia, and as much as 80 percent in other parts of Asia and in Africa (Chen, 2001).

The informal economy is divided by economic sector, place of work, and job status, as well as by social group and gender of the worker (Chen, 2012). Informal employment can be divided into two broad subcategories: informal self-employed workers and informal wage workers. Informal self-employed workers, sometimes called own-account workers, include microenterprise owners, market vendors, and artisans, among others. Informal wage workers are those employed by others in an informal employment arrangement, including domestic workers, microenterprise employees, and individuals working for formal sector firms under informal labor arrangements.

The vast range of jobs that comprise the informal economy means that conditions of work and level of earnings vary markedly among informal workers. Some self-employed workers may enjoy much autonomy in their work and relatively high earnings, while many domestic workers may endure long hours of work with little pay. Yet the commonality among many who work informally is that they lack legal and social protections. Informal workers, whether self-employed or employed by another, are often

not covered by countries' labor laws, as these laws often only apply to workers in an explicit formal employer-employee relationship. Informal workers may also not be protected by countries' social security insurance programs, as these programs often require workers (and their employers) to be making contributions to the social security system. Because many informal workers (and their employers) do not make these contributions, informal workers are often left without a safety net in cases when unforeseen circumstances make it difficult to work and provide for themselves and their families.

Supporting workers in the informal economy, particularly the working poor, is a key pathway to reducing poverty and inequality (Chen, 2012). This is especially true for efforts at reducing poverty among women, as it is women more often than men who are concentrated in the more precarious forms of informal employment (Chen et al., 2004). In recognition of the importance of supporting workers in the informal economy, the ILO advocates for "decent work." The objectives of decent work include guaranteeing workers' rights and extending social protections in order to ensure safe working conditions, adequate time to rest, account for family and social values, provide adequate compensation in cases of lost or reduced income, and access to adequate healthcare (ILO 2015; 2002).

In this paper, we focus on the social protections afforded to workers in the informal economy. We examine the quality of social protections, including income support during unemployment, work injury, and sick leave in all 193 United Nations member states. We assess whether benefits are financed through social security systems or the employer, whether social security benefits extend to the self-employed,

and whether tenure or contribution requirements create additional barriers to receiving benefits. Understanding how social protections are financed, which groups are excluded from these benefits, and the barriers workers face in accessing benefits, helps provide a clearer understanding of the protections countries afford workers in the informal economy. In what follows, we briefly discuss each of the social protections that we will be examining in this paper before turning to our analysis.

Unemployment: Unemployment benefits are crucial to helping unemployed individuals and their families avoid falling into poverty (Vodopivec et al, 2005). Income support during unemployment is most often found in the form of government provided unemployment benefits and/or severance pay. Government provided benefits can consist of social insurance, social assistance, or universal programs. With social insurance programs, benefits are financed by contributions from employers and/or employees into a pooled social security system. Social assistance and universal programs are funded by governments with tax revenues. Social assistance programs are often subject to a means-test, while universal programs are not. Severance pay is intended to function similarly to government-provided unemployment benefits, but is provided through a one-time transfer of income upon termination of employment and is financed solely by the employer. Importantly, severance pay is limited only to workers in the formal economy, leaving informal workers without income support in cases of job loss.

Work Injury: The ILO estimates that more than 160 million people suffer from occupational and work-related diseases each year, and that during that same period there are 313 million non-fatal accidents (ILO, 2015b). Work injury benefits provide

income support for individuals and their families in the event of immediate but temporary incapacity for work, as well as long-term permanent disability (Gal, 2004). Globally, work injury benefits are more widespread than unemployment benefits (Overbye, 2005). Work injury benefits are especially important to workers in the informal economy, as informal workers are often subject to inadequate safety and health standards, as well as environmental hazards (Forastieri, 1999).

Sick Leave: The health and economic benefits of paid sick leave for workers and their families are numerous (see for example, Earle, Ayanian and Heymann, 2006; Heymann, Toomey and Furstenberg, 1999). If workers fall ill and do not have access to paid sick leave, they face two options: they can either continue working while sick, or they can stay home. With the latter option, they forgo pay and risk losing their job. Paid sick leave benefits are especially important for women, as women perform more caregiving than men (Heymann and Earle, 1999). Women also have a significantly higher risk of unemployment associated with sickness absence compared to men (Hesselius, 2007).

There are three main ways through which countries provide sick leave: social insurance, employer liability, and social assistance (Mitra, 2006). Some countries rely solely on one approach, while others combine two or more of these approaches. Social insurance is designed to provide some income security for workers when a debilitating illness or injury prevents them from being able to perform their job. Social insurance benefits are typically only available to persons who are currently employed, and the payment amount depends on earnings prior to the leave. Social insurance programs can be bipartite, with contributions from both employees and employers, or tripartite,

with the government adding to the contributions of employees and employers by means such as financing administrative costs, subsidizing contributions, or covering deficits (Kingson and Schulz, 1997).

By contrast, employer liability programs require employers to provide their employees with sick leave. Sick leave requirements are often outlined in a country's labor laws, which require employers to provide leave lasting a specified duration and at a certain wage replacement rate. Social assistance is aimed at supporting particular groups of people (usually those with limited financial resources). Social assistance benefits are usually financed by tax revenues. Social assistance is less common than the other forms of funding. Several countries rely on a combination of the first two approaches: social insurance and employer liability. These countries often have a two-stage model where short-term sick leave is covered by the employer, and longer-term leave (i.e., for more serious illnesses) is paid by the social insurance system after a predetermined period.

Each of these protections: unemployment, work injury, and paid sick leave, are crucial to ensuring workers in the informal economy are protected in cases in which they lose their job or are otherwise unable to work for a time. Yet we know little about the extent to which countries provide these benefits, and how accessible they make them to workers.

Method

Data Source

The data used in this paper are drawn from the multi-year data collection efforts of the WORLD Policy Analysis Center (WORLD). WORLD has systematically analyzed national laws and policies, as well as constitutions in all 193 UN countries, and has built databases containing global information on issues pertaining to adult labor and working conditions, education, child labor, child marriage, constitutions, and poverty reduction. See www.worldpolicyforum.org for more information on the construction of these datasets and data availability.

The analysis presented here uses information from two of WORLD's databases: Adult Labor and Poverty. These databases capture laws and policies in place as of 2012. The main sources used to build each of these databases include labor and social security legislation, either in its original language or translated into an official UN language. Legislation was located primarily through the ILO's NATLEX database (natlex.ilo.org). Detailed information on specific policy provisions was often gathered from reports made available through Social Security Programs Throughout the World (www.ssa.gov/policy/docs/progdesc/ssptw).

The Adult Labor and Poverty databases were each built by a team of multilingual researchers who carefully reviewed the national labor codes, social security legislation, and other source materials.¹ The information in these sources was systematically analyzed and translated into a format amenable to comparative analysis. For each

¹ It is important to note that WORLD's databases capture national-level legislation. In countries where labor policies are set at the state or provincial level, such as the U.S. and India, we coded for the lowest level of guarantee in our database. For example, we classify a policy as unpaid if all jurisdictions do not guarantee paid leave or the shortest duration of leave available.

country, sources were analyzed independently by two members of the research team, and their results were compared.

Measures

We examine whether countries make unemployment, work injury, and paid sick leave benefits available to their workers, the financing mechanism(s), whether benefits extend to the self-employed, and whether tenure or contribution requirements create barriers to receiving benefits.

Benefit financing: As discussed above, social protections can be funded in a number of ways. Most often, benefits are funded either by the government, through social insurance programs, by employers, or by a combination of both. Benefits provided by governments, rather than by private employers, are more likely to benefit informal workers, as it is more likely that informal workers will be included in social insurance programs than in programs funded solely by employers and their employees.

Benefit availability for the self-employed: Self-employed workers are often used as a proxy for informal employment (Andrews et al, 2011; OECD, 2008). This is an imperfect measure, as there are many self-employed workers in the formal economy, and there are many workers in the informal economy who are not self-employed. Yet, the ways in which countries treat their self-employed workers may serve as an indicator of how they treat workers in the informal economy more broadly.

Tenure/contribution requirements: Some countries require workers to have been employed for a certain period of time before being eligible for social protections such as unemployment, work injury, and sick leave benefits. We examine whether or not

countries require these minimum periods, as well as the duration of these periods, in order to see which countries place additional burdens on workers' access to social protections.

Analysis

We examine the quality of social protections, including income support during unemployment, work injury, and sick leave in all 193 UN member states. We assess whether benefits are financed through social security systems or the employer, whether social security benefits extend to the self-employed, and whether tenure or contribution requirements create additional barriers to receiving benefits. We also examine differences in quality of social protections by income-level and region. We pay particular attention to 15 countries which the ILO identifies as having more two-thirds or more of their non-agricultural employment in the informal sector. These countries include: Bolivia, Honduras, Paraguay, Peru, Madagascar, Mali, Tanzania, Uganda, Zambia, India, Indonesia, Pakistan, the Philippines, Vietnam, and El Salvador. Examining how these countries are doing in terms of making social protections available to their workers is important to understanding what steps are being taken to protect workers in places in the world where informal work is most prevalent.

Results

Income Support During Unemployment

Of the 182 countries for which data is available, the vast majority, 163, provide some form of income protection during unemployment (see Map 1). Unemployment benefits are more prevalent in high-income countries, where 96% of countries have some form of income protections, compared to 87% of middle-income countries and 84% of low-income countries (see Table 1). Regionally, income protection is provided in 100% of Europe and Central Asia countries, and 97% of countries in the Americas. By comparison, it is provided in only 63% of countries in East Asia and 75% in South Asia (see Table 2).

Among the 163 countries that have some form of income protections during unemployment, 82 provide benefits that are financed by the government, while 81 have only severance pay financed by employers. Government benefits are more prevalent in high-income countries, where 82% of countries provide these benefits, compared to middle- and low-income countries, where 36% and 3% of countries, respectively, provide these benefits. Kyrgyzstan stands out as a leader in being the only low-income country where the government provides unemployment benefits.

Regionally, government-provided benefits are available in nearly all countries in Europe and Central Asia (96%), compared to only 9% in Sub-Saharan Africa. In Sub-Saharan Africa, where government-provided unemployment benefits are notably rare, severance pay is common. Eighty-two percent of countries rely on severance pay alone to support unemployed workers. Severance pay as the only legislated form of income support during unemployment is also common in the Americas and South Asia. In both of these regions, nearly two-thirds of countries guarantee only severance pay to unemployed workers. Hence, the regions with some of the highest rates of informal

employment are also the regions where it is most common for severance pay to be the only form of income protection during unemployment.

It is notable that of the 15 countries the ILO identifies as having high levels of informal employment, only two (India and Vietnam) have government-provided unemployment benefits. The other 13 countries all have severance pay only. The lack of government-provided benefits in these countries is concerning, as informal workers are at risk of not being able to support themselves and their families if they lose their jobs. Moreover, as when workers in the informal economy are laid-off and cannot find alternative formal jobs, they often end up working in the informal economy, particularly if they cannot afford to be unemployed, which is more likely the case in countries without unemployment insurance or compensation (Chen, 2012). Thus, when countries do not even provide workers in the formal economy with income protections, the informal economy is also impacted.

Even when governments provide unemployment benefits, they are often limited to workers in formal employee-employer relationships, rendering self-employed workers excluded. Out of the 81 countries with government-provided benefits, 53 do not provide these benefits to self-employed workers. Globally, only 28 countries provide unemployment benefits to self-employed workers. Benefit systems that include self-employed workers are more prevalent in high-income countries, where 28% of countries have such systems, compared to 14% of middle-income countries, and no low-income countries.

Seventy-one countries that have government-provided unemployment benefits have a minimum amount of time that workers must be employed (and making contributions to the social insurance program) to be eligible for benefits. This minimum ranges from 10 weeks in Iceland to 3 years in Algeria, India, and Slovakia. The median minimum contribution period across these 71 countries is 1 year. Twenty countries require a contribution period lasting 10-25.9 weeks, 28 require a contribution period lasting between 26-51.9 weeks, and 23 countries require a contribution period of one year or more.

Income Support in Cases of Work Injury

Of the 177 countries for which we have data, 168 have laws guaranteeing income support for persons who are injured at work. An additional 4 (Croatia, Kuwait, the Netherlands, and Serbia) do not have separate laws guaranteeing work injury benefits, but nevertheless make benefits available for work injuries through other benefit schemes, such as Old Age, Disabilities and Survivors programs. Only 5 countries (Bosnia-Herzegovina, Canada,² the Democratic People's Republic of Korea, Palau, and the United States of America³), guarantee no form of income support in cases of work injury.

Most work injury programs are funded either through social insurance programs or employers. Sometimes they are funded by a combination of the two. A handful of countries have alternative funding sources for work injury benefits, such as mandatory insurance contributions. The vast majority of countries, 128, have work injury benefits

² Benefits vary by provinces/territories.

³ All but one state (Texas) require employers to have compulsory insurance either through a public or private carrier or self-insurance, for work injuries.

funded through social insurance programs, either alone or in combination with other programs. Thirty-nine countries have benefits paid solely by the employer. In 2 countries, (Denmark and Monaco), mandatory private insurance systems are the only form of income support for work injury. In Uruguay, insurance with a public carrier is compulsory.

Work injury benefits provided through social insurance programs are most common in high-income countries, where 83% of countries have such benefits, compared to 73% of middle-income countries and 66% of low-income countries (see Table 3). By contrast, 31% of low-income countries have benefits paid only by the employer, compared with 25% of middle-income countries and 13% of high-income countries. Work injury benefits funded by social insurance programs are most common in Europe & Central Asia (92% of countries), the Middle East and North Africa (82% of countries), and the Americas (79%). Employer-only funded benefits are most common in South Asia (60% of countries) and East Asia & the Pacific (50%) (see Table 4). Thirteen of the 15 countries the ILO identifies as reporting the highest levels of informal employment, have work injury benefits available through social insurance programs. Two (Uganda and Zambia) are funded by employers.

In contrast to the large number of countries that require a minimum period of employment before workers are able to qualify for unemployment benefits, only 6 countries (Ghana, Greece, Guatemala, Malta, the Philippines, and Sri Lanka) require a minimum period before workers are eligible for work injury benefits. These minimum periods range between 1 day in Greece to 6 months in Ghana.

Income Support in Cases of Sickness

Of the 188 countries for which data is available, 170 provide income support in cases where workers are sick and unable to come to work (see Map 2). Income support when workers are sick is nearly universal in high income countries, where 96% of countries provide paid sick leave. The Republic of Korea and the United States of America are the only high-income countries that do not provide paid sick leave. Eighty-nine percent of middle-income and 82% of low-income countries provide paid sick leave. Regionally, 100% of countries in Europe and the Middle East provide paid sick leave, compared to just 63% in South Asia.

Despite the large proportion of countries that provide paid sick leave, there is variation in the mechanism(s) through which countries finance these benefits, with important implications for workers in the informal economy. In 67 countries, these benefits are paid solely by the employer and in 99 they are funded by social insurance, either alone or in combination with employer-liability. Social insurance benefits are most common in high-income countries, where 79% of countries rely on this financing scheme, compared to 55% of middle-income and only 9% of low-income countries (see Table 5).

Europe and Central Asia, along with the Americas have the highest proportion of countries with sick leave paid by social insurance, with 94% and 88% of countries, respectively, funding sick leave in this way. By contrast, in Sub-Saharan Africa, only 13% of countries have sick leave benefits available through social insurance, while 73% of countries have sick leave benefits available only through employers. Like

unemployment and work injury benefits, it appears that the regions with the highest levels of informal employment are the least likely to have sick leave benefits financed through social insurance. This places workers in the informal economy at a great disadvantage especially in cases of long-term illnesses that require them to be away from work for long periods of time, as these longer leaves are often financed through social security programs rather than employers.

This is illustrated in Map 2, which shows the duration of paid sick leave available. While globally, 57% of countries provide workers with 26 weeks or more of paid sick leave, longer durations are more prevalent in countries and regions where sick leave benefits are available through social insurance. For example, in Europe & Central Asia, where sick leave funded through social insurance programs is nearly universal, 89% of countries provide paid sick leave to workers for at least 26 weeks. In the Americas, where the percentage of countries with sick leave funded by social insurance is also high, 85% of countries provide paid leave of 26 weeks or more.

Of the 15 countries identified as having high levels of informal employment, India is the only one that does not provide its workers with paid sick leave.⁴ Eight of these countries fund their sick leave benefits through social insurance programs, and 6 countries have benefits funded solely by employers. Encouragingly, 8 countries provide sick leave that lasts for at least 26 weeks, 5 provide leave that lasts between 4-25.9 weeks, and 1 provides leave lasting less than 4 weeks.

⁴ Sick leave benefits are provided only in some States in India.

Like unemployment benefits and income support in cases of workplace injury, workers must often be contributing to social insurance and/or be employed for a minimum period of time before being eligible for paid sick leave benefits. Sixty-four percent of countries whose sick leave benefits are paid at least in part by social insurance have minimum contribution requirements for the portion funded by the government. Contribution requirements range from 120 hours in Monaco and 15 days in Algeria to 2 years (104 weeks) in Ireland. The median number of weeks workers are required to have been contributing to the social insurance program is 12. Thirty countries require between 2-12.9 weeks of contributions, 17 countries require between 13-25.9 weeks of contributions, and 16 countries require 26 weeks or more of contributions before workers are eligible for sick leave funded through social insurance.

Compared to the prevalence of contribution requirements among those countries whose sick leave is funded at least in part by the government, tenure requirements are less common for sick leave benefits provided by employers. In 42% of countries where sick leave benefits are funded in full or part by employers, the employer-funded portion requires workers to have been employed for a minimum period of time to qualify for benefits. Tenure requirements range from 2 weeks in Estonia to one year in 7 countries (France, the Gambia, Grenada, Iraq, Malawi, Mauritius, and Samoa). The median tenure requirement among those countries that make this stipulation is 13 weeks. Thirty-two countries require workers to have been employed between 2 and 12.9 weeks, 10 require workers to have been employed 13-25.9 weeks, and 10 require workers to have been employed 26 weeks or more before being eligible for benefits.

Conclusion

The ILO's resolution concerning decent work and the informal economy, adopted at the International Labour Conference in 2002, states:

Legislation is an important instrument to address the all-important issue of recognition and protection for workers and employers in the informal economy. All workers, irrespective of employment status and place of work, should be able to enjoy, exercise and defend their rights as provided for in the ILO Declaration on Fundamental Principles and Rights at Work and its Follow-up and the core labour standards. To ensure that labour legislation affords appropriate protection for all workers, governments should be encouraged to review how employment relationships have been evolving and to identify and adequately protect all workers.

In order to ensure that the millions of workers in the informal economy are able to provide for themselves and their families, governments must begin taking steps to protect these workers through their legislative efforts. This is true not only during times of illness, injury, or unemployment, but also when workers need access to leave to care for their family members. Maternity benefits are an especially important issue, given the large proportion of women in the informal economy.

There are some promising efforts being made by some of the countries with notably high levels of informal employment. Both India and Indonesia have taken steps to extend legal protections and social security coverage to informal workers: India provides social security to workers in the non-organized sector, while in Indonesia, a social security program was introduced which provides workers with benefits in cases of work-related accidents, illness, maternity, old age and death, and health assistance for casual workers and workers with single job or piecework contracts (Daza, 2005).

Innovative efforts have been made in recent years to provide health care to workers in the informal economy in both India and Tanzania through microinsurance programs (Kimball et al., 2013). Both Tanzania and Peru have passed laws aimed at improving working conditions for informal workers. Tanzania established a national employment advisory council that advises the minister on the informal sector and micro-enterprises, establishes centers for the informal sector and promotes special funds to finance activities in the informal sector, while legislation in Peru enables informal workers to form trade unions (Daza, 2005).

These are but a few such examples of how governments can work to protect a significant proportion of their citizens who are engaged in the informal economy, putting into practice the ILO's decent work agenda, and enabling individuals to live healthier, more productive lives.

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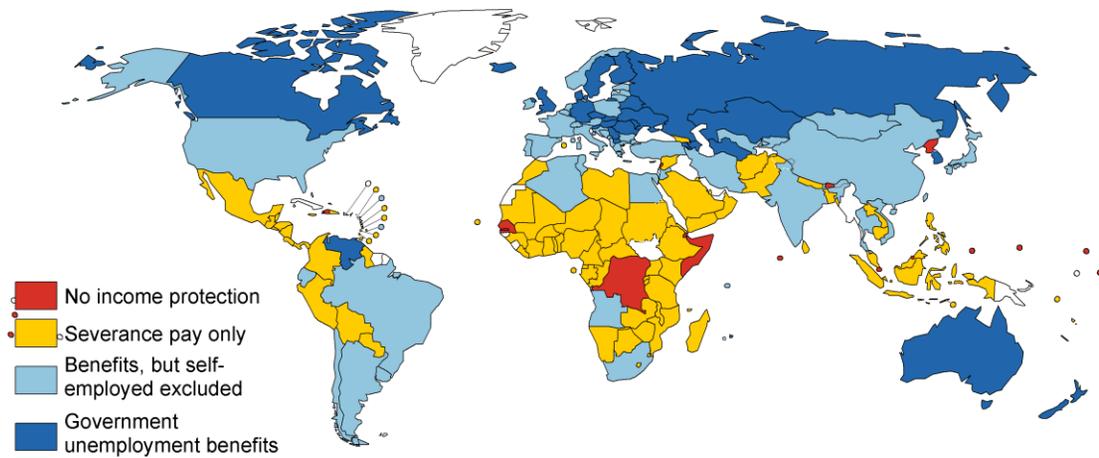
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Figures

Map 1.

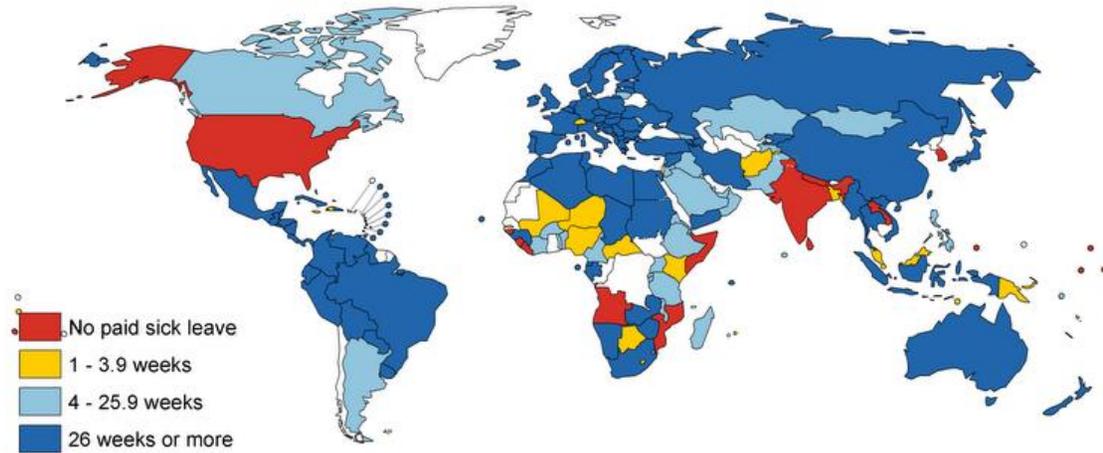
Is income protection during unemployment available?



Source: *WORLD Policy Analysis Center, Poverty Database, 2012*

Map 2.

For how long are workers guaranteed paid sick leave?



Source: *WORLD Policy Analysis Center, Poverty Database, 2012*

Tables

Table 1. Income Protection During Unemployment, by Country Income Level

	Low income		Middle income		High income		All Countries	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No income protection	5	16.10	12	12.5%	2	3.60	19	10.40
Severance pay only	25	80.60	49	51.00	8	14.50	82	45.10
Benefits, but self-employed excluded	1	3.20	22	22.90	30	54.50	53	29.10
Government unemployment benefits	0	0.00	13	13.50	15	27.30	28	15.40
Total	31	100.0	96	100.0	55	100.0	182	100.0

Table 2. Income Protection During Unemployment, by Region

	Americas		East Asia & Pacific		Europe & Central Asia		Middle East & North Africa		South Asia		Sub-Saharan Africa		All Countries	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No income protection	1	3.0	10	37.0	0	0.0	2	11.8	2	25.0	4	8.9	19	10.4
Severance pay only	21	63.6	9	33.3	2	3.8	8	47.1	5	62.5	37	82.2	82	45.1
Benefits, but self-employed excluded	9	27.3	5	18.5	28	53.8	7	41.2	1	12.5	3	6.7	53	29.1
Government unemployment benefits	2	6.1	3	11.1	22	42.3	0	0.0	0	0.0	1	2.2	28	15.4
Total	33	100.0	27	100.0	52	100.0	17	100.0	8	100.0	45	100.0	182	100.0

Table 3. Income Protection During Work Injury, by Country Income Level

	Low income		Middle income		High income		All Countries	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No work injury benefits	1	3.4	2	2.2	2	3.8	5	2.9
Employer liability only	9	31.0	23	25.3	7	13.5	39	22.7
Social insurance	19	65.5	66	72.5	43	82.7	128	74.4
Total	29	100.0	91	100.0	52	100.0	172	100.0

Table 4. Income Protection During Work Injury, by Region

	Americas		East Asia & Pacific		Europe & Central Asia		Middle East & North Africa		South Asia		Sub-Saharan Africa		All Countries	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No work injury benefits	2	6.1	2	7.7	1	2.0	0	0.0	0	0.0	0	0.0	5	2.9
Employer liability only	5	15.2	13	50.0	3	6.0	3	17.6	3	60.0	12	29.3	39	22.7
Social insurance	26	78.8	11	42.3	46	92.0	14	82.4	2	40.0	29	70.7	128	74.4
Total	33	100.0	26	100.0	50	100.0	17	100.0	5	100.0	41	100.0	172	100.0

Table 5. Paid Sick Leave, by Country Income Level

	Low income		Middle income		High income		Total	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No paid sick leave	6	18.2%	10	10.5%	2	3.6%	18	9.8%
Employer-only	24	72.7%	33	34.7%	10	17.9%	67	36.4%
Social insurance benefits	3	9.1%	52	54.7%	44	78.6%	99	53.8%
Total	33	100.0%	95	100.0%	56	100.0%	184	100.0%

Table 6. Paid Sick Leave, by Region

	Americas		East Asia & Pacific		Europe & Central Asia		Middle East & North Africa		South Asia		Sub-Saharan Africa		Total	
	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%	<i>Freq</i>	%
No paid sick leave	1	3.0%	8	28.6%	0	0.0%	0	0.0%	3	37.5%	6	13.3%	18	9.8%
Employer-only	3	9.1%	12	42.9%	3	5.9%	12	63.2%	4	50.0%	33	73.3%	67	36.4%
Social insurance benefits	29	87.9%	8	28.6%	48	94.1%	7	36.8%	1	12.5%	6	13.3%	99	53.8%
Total	33	100.0%	28	100.0%	51	100.0%	19	100.0%	8	100.0%	45	100.0%	184	100.0%