

INCOME MAINTENANCE STRATEGIES OF ELDERLY
SHANTY TOWN RESIDENTS IN ~~GREATER~~
BUENOS AIRES, ARGENTINA.

Submitted by Peter Lloyd-Sherlock
for the degree of Doctor of Philosophy
in the Faculty of Economics,
London School of Economics and Political Science,
University of London.
November 1994.

.....

UMI Number: U062705

All rights reserved

INFORMATION TO ALL USERS

The quality of this reproduction is dependent upon the quality of the copy submitted.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if material had to be removed, a note will indicate the deletion.



UMI U062705

Published by ProQuest LLC 2014. Copyright in the Dissertation held by the Author.
Microform Edition © ProQuest LLC.

All rights reserved. This work is protected against
unauthorized copying under Title 17, United States Code.



ProQuest LLC
789 East Eisenhower Parkway
P.O. Box 1346
Ann Arbor, MI 48106-1346



THESES

F

7170

x210266170

THESIS ABSTRACT.

The thesis examines and accounts for patterns of income maintenance among elderly shanty town residents in Greater Buenos Aires (GBA), Argentina. It uses a framework which includes both macro-level institutional responses to ageing (such as national pension and assistance programmes) and responses at the micro-level (individual and household strategies). First, the thesis accounts for the high proportion of elderly in Argentina and explains the origin of shanty towns in GBA. This is followed by an analysis of the evolution of official social security programmes at the national and local levels and the extent to which gaps in them have been filled by non-state institutions. Particular attention is paid to the up-grading of limited, pluralistic initiatives in the early twentieth century, the imposition of a public sector welfare monopoly in the 1940s and the gradual reintroduction of the voluntary and private sectors since the 1970s. Despite the development of a complex bureaucratic apparatus, the mismanagement of insurance funds and an inconsistent commitment to assistance financing prevented universal state protection for the elderly. Case studies of three shanty towns draw attention to the significance of community initiatives for elderly welfare. Whilst these perform a number of functions, they serve primarily as conduits for resources from supra-local state and non-state agencies. A questionnaire survey and semi-structured interviews demonstrate the economic dynamics of individual households containing elderly members. It is shown that most elderly combine income from a number of sources, including pensions, continued employment and family support and that the relative importance of these different sources is strongly influenced by their gender and labour histories. The significance of bureaucratic obstacles and disinformation in preventing access to support from state programmes is also highlighted.

CONTENTS.

List of tables	4
List of figures	8
List of maps	8
Note on interviews and translations	9
List of abbreviations	10
Glossary	12
Acknowledgments	13
Dedication	14
Chapter one: Introduction	15
Chapter two: Ageing, employment and shanty towns in Greater Buenos Aires: general considerations	41
Chapter three: The institutional framework of elderly income maintenance in Greater Buenos Aires	91
Chapter four: The case studies: general features and local initiatives for the elderly	197
Chapter five: Individual strategies	316
Chapter six: Conclusions	396
Appendix	406
Bibliography	411

LIST OF TABLES.

Table I:1	Economically active population covered by social insurance in selected Latin American countries, 1960-85.	24
Table II:1	Average life expectancy in Argentina, 1869-1948.	43
Table II:2	Place of birth of the Argentine population, 1869-1990.	48
Table II:3	Age structure by place of birth (%), 1895-1991.	48
Table II:4	Population of Greater Buenos Aires, 1869-1991.	54
Table II:5	Components of demographic growth in Greater Buenos Aires (%), 1855-1970.	55
Table II:6	Place of birth of population resident in Buenos Aires, 1947.	57
Table II:7	Sectoral composition of the labour force, 1900-1967.	60
Table II:8	Proportion of total urban employment in the urban informal sector (UIS), 1950-1992 (%).	62
Table II:9	Age and poverty among household heads in Greater Buenos Aires, 1980-1987.	65
Table II:10	The shanty town population of Greater Buenos Aires, 1947-1991.	68
Table II:11	The <u>conventillo</u> population of the Federal Capital, 1880-1913.	70
Table II:12	Industrial employment in Greater Buenos Aires, 1935-1984.	74
Table II:13	Gross product of the Argentine public and private construction sectors, 1900-1969 (millions of 1960 pesos).	76
Table II:14	The proportion of over 60 year-olds in the Province of Buenos Aires (PBA), 1981.	87
Table II:15	Housing and the elderly in selected school districts in the Federal Capital, 1980 and 1991.	88

Table III:1	Social assistance funding by the Ministerio de Asuntos Exteriores y Culto, 1905-42.	98
Table III:2	Social insurance coverage, 1950-1990.	106
Table III:3	Value of social insurance benefits, 1971-1990.	111
Table III:4	Geographical social insurance coverage in selected areas, 1970-1990.	120
Table III:5	Variations in pension payments by fund, June 1991.	123
Table III:6	Non-contributory pensions granted by ANSES and the National Congress, 1985 to 1992.	128
Table III:7	Membership of welfare organisations in the Federal Capital, 1914.	142
Table III:8	Mutual aid society expenditure in 1943.	144
Table III:9	Period of foundation of NGOs still operational by June 1992.	147
Table III:10	Affiliates to private insurance schemes, 1988-1992.	171
Table III:11	Proportion of total and elderly population living alone, 1947-91.	174
Table III:12	Changes in the structure of Argentine households, 1970-91 (% of total households).	174
Table III:13	Comparison of household structure between Federal Capital and Argentina as a whole and between over 65 year-olds and the total population, 1980 and 1990.	175
Table III:14	Individual survey data circa 1990: the structure of households containing elderly in provincial capitals and La Boca (per cent).	177
Table III:15	Daily activities of over 60 year-olds, 1989.	180
Table III:16	Degree of economic support/autonomy from other household or family members, circa 1989.	181

Table III:17	Rates of economic activity in Argentina, 1950-1990.	185
Table III:18	Additional sources of income (other than benefits, family or employment) for pensioners.	192
Table IV:1	Levels of illiteracy in <u>villas</u> and Argentina as a whole, 1980.	200
Table IV:2	Attendance of <u>villeros</u> at educational establishments, 1980.	201
Table IV:3	Poverty indicators for Villa Jardín and Argentina, 1980.	212
Table IV:4	Population estimates for Villa Azul, 1981-1990.	248
Table IV:5	Age and sex structure of Villa Azul, 1990.	249
Table IV:5	Annual number of meetings held by the Grupo de la tercera edad "Unión y esperanza", 1988-1992.	261
Table IV:6	INDEC data for Villa Zavaleta's census district, 1980.	284
Table V:1	Age and sex structure of the sample households, 1992/3.	321
Table V:2	Place of birth.	322
Table V:3	Date of arrival (Villa Azul and Villa Jardín).	325
Table V:4	Principle employment during lifetime.	327
Table V:5	Principle lifetime employment and social security contributions.	331
Table V:6	Type of social security benefits held.	337
Table V:7	Average benefit values (1993 pesos).	338
Table V:8	Present employment.	343
Table V:9	Size of household.	348
Table V:10	Degree of economic dependence on household members other than partner.	349
Table V:11	Nature of economic ties within the	

	household.	349
Table V:12	Degree of economic dependence on other family members.	354
Table V:13	Nature of economic ties with other family members.	354
Table V:14	Degree of economic dependence on friends and neighbours.	358
Table V:15	Nature of economic ties with friends and neighbours.	358
Table V:16	Commonly occurring income combinations.	367
Table V:17	Number of income sources.	368
Table V:18	Gender comparisons for ex-informal sector workers.	371
Table V:19	Comparisons of income sources between <u>villas</u> .	373
Table V:20	"Young" versus "old" old.	374
Table V:21	Comparisons between <u>villas</u> and Argentina as a whole.	375
Table V:22	Contributions and receipt of insurance benefit.	377
Table V:23	Criteria determining eligibility for assistance benefits.	377
Table V:24	Respondents pursuing pension claims.	379

LIST OF FIGURES.

Figure II:1	Percentage of total population aged over 65 years old, 1870-2020.	42
Figure II:2	Crude birth rate per 1000 in Argentina and Italy, 1870-1990.	42
Figure II:3	Net immigration to Argentina, 1860-1970.	44
Figure II:4	Age structures of native, overseas and continental migrants, 1960.	50
Figure II:5	Population aged over 65 years old in Argentina and Buenos Aires, 1869-1991.	53
Figure II:6	Average annual gross domestic growth rates, 1900-1990.	58
Figure II:7	Households below the poverty line in Greater Buenos Aires, 1970-1992.	63
Figure III:1	Estimates of social insurance affiliation, 1947-55.	101
Figure III:2	Periodisation of development and welfare policy.	117
Figure III:3	Social assistance expenditure by provincial and municipal governments as a percentage of gross national product.	133
Figure III:4	Social security for the elderly in the municipality of Lanús.	136
Figure III:5	Monthly real interest rates on fixed-term deposits, 1984-1991 (per cent).	190
Figure III:6	Combined income sources for the elderly.	196

LIST OF MAPS.

Map II:1	Greater Buenos Aires.	52
Map IV:1	Lanús municipality.	207
Map IV:2	Villa Jardín.	208
Map IV:3	Villa Azul.	243
Map IV:4	Villa Zavaleta.	277

Note on interviews and translations.

Interviews which were tape recorded are coded as follows:

By location:-

VA Villa Azul
VZ Villa Zavaleta
VJ Villa Jardín

This is followed by a number which refers to the individual interviewee and then, in some cases, by another indicating the precise position on the tape. On the counting device used 48 units were the equivalent of one minute of conversation. Where an interview took up more than one side of a tape, the side number is indicated immediately before the precise position.

For example, Tape VJ3 1/200-210 refers to the first side of a taped interview with Ana Gorostiaga, a resident of Villa Jardín.

Quotations from taped interviews have been translated into English. The translations attempt to convey the style as well as the content of the conversations, which often included grammatical inaccuracies, slang and idiomatic expressions.

LIST OF ABBREVIATIONS.

ANSES	Administración Nacional de Seguridad Social (National Social Security Administration).
BNSE	Bono Nacional Solidario de Emergencia (National Emergency Food Voucher).
CELADE	Centro Latinoamericano de Demografía (Latin American Centre for Demography).
CEPAL	Comisión Económica para América Latina (Economic Commission for Latin America).
CEPEV	Centro de Promoción y Estudios de la Vejez (Centre for the Promotion and Study of the Elderly).
CMV	Comisión Municipal de la Vivienda (Municipal Housing Commission).
CNV	Comisión Nacional de la Vivienda (National Housing Commission).
CPJ	Comisión Paz y Justicia (Commission of Peace and Justice -Villa Zavaleta).
CVL	Centro "La Virgen de Luján" -Villa Zavaleta.
DMTA	Dirección Municipal de la Tercera Edad (Municipal Directorate for the Elderly).
DNA	Dirección Nacional de la Ancianidad (National Directorate for the Elderly).
ECLA(C)	Economic Commission for Latin America (and the Caribbean).
FEP	Fundación Eva Perón (Eva Perón Foundation).
FOC	Fundación de Organización Comunitaria (Foundation for Community Organisation).
GBA	Greater Buenos Aires.
HAI	Help Age International.
INDEC	Instituto Nacional de Estadística y Censos (National Statistics and Census Institute).
INSSJP	Instituto Nacional de Servicios Sociales para Jubilados y Pensionados (National Institute of Social Services for Pensioners).
LBN	Lacking basic needs (a poverty indicator).

MAEC	Ministerio de Asuntos Exteriores y Culto (Ministry of Foreign Affairs and Religion).
MBS	Ministerio de Bienestar Social (Ministry of Social Welfare).
MCBA	Municipalidad de la Ciudad de Buenos Aires (Municipality of the Federal Capital).
MHSA	Ministry of Health and Social Action.
NCV	New Comisión Vecinal -Villa Zavaleta.
NGO	Non-governmental organisation.
NHT	Núcleo de habitación transitorio (temporary housing camp).
PAIS	Programa Alimentario Integral Solidario (Provincial Food Programme).
PAMBA	Programa de Alimentación de la Municipalidad de la Ciudad de Buenos Aires (Federal Capital Municipal Food Programme).
PAMI	Programa de Asistencia Médica Integral (Integral Medical Assistance Programme).
PAN	Programa de Alimentación Nacional (National Food Programme).
PBA	Province of Buenos Aires.
STE	Secretaría de la Tercera Edad (Secretariat for the Elderly).
UB	Unidad Básica (local Peronist office).
UIS	Urban informal sector.
VA	Villa Azul.
VJ	Villa Jardín.
VZ	Villa Zavaleta.

GLOSSARY.

Aguinaldo	Annual bonus.
Centro de Jubilados	PAMI pensioners' day centre.
Changas	Odd jobs.
Conventillo	Tenement housing.
Jubilación	Insurance pension.
Jubilado	Holder of insurance pension.
Junta Vecinal	Neighbourhood association.
Libreta	Informal credit system.
Proceso	Military governments of 1976 to 1982.
Tira	Row of back-to-back housing.
Trámites	Paperwork.
Villa	Shanty town.
Villero	Shanty town resident.

Acknowledgements.

A large number of people have made important contributions to this thesis. It was the teaching of Doctor Colin Lewis on an earlier masters course which stimulated my initial interest in the research topic. Doctor Lewis remained essential to the project throughout its execution, providing excellent supervision and constant encouragement. I would also like to thank Bernardo Duggan for his linguistic talents and the long-suffering administrative staff of the Department of Economic and Social History.

In Argentina, Silvia Simone and Nelida Redondo of CEPEV provided excellent advice and my initial contacts in Villa Jardín and Villa Zavaleta. I am also very grateful to Laura Golbert, Emilio Tenti, Aldo Isuani and other members of CIEPP for their kind support. I would like to thank the residents of Villa Jardín, Villa Azul and Villa Zavaleta for their hospitality, understanding and cooperation. Several of these deserve special mention: Eulogia Barreto, María Perez and Julio Rodriguez (Villa Azul), Estefanía "Babchka" Holdowanska, Norma and Jaime ("Los Jóvenes del 90") and María Basan and Cecilia Bassía (Villa Zavaleta).

Finally, I would like to thank the following organisations for their financial support: the Economic and Social Research Council, the Suntory-Toyota International Centre for Economics and Related Disciplines and the University of London. I am also extremely grateful to G. and A. Lloyd-Sherlock Inc. who provided financial assistance on a rather less formal basis.

Dedication.

To my sister, Jane.

CHAPTER 1: INTRODUCTION.

1) Introduction.

This thesis addresses two separate issues. The first is the recognition that, in almost all countries, the state is unable or unwilling to provide for the income needs of all groups who are outside the workforce, be they children, the unemployed, the disabled or the elderly. This is particularly apparent in developing economies such as Argentina. It is, therefore, important to assess the degree to which the state provides for the income needs of these groups and alternative sources of economic support available to them. This provides an empirical basis for the current debate about the role of the public sector in welfare provision.¹

The second issue reflects the rapid acceleration of demographic ageing which is projected to occur in many developing economies over the next few decades. As yet this has generated insufficient interest, either from academics or policy-makers. Increases in the number and proportion of elderly will further reduce the capacity of the state to support the non economically-active population. Argentina is one of the few developing economies which have already undergone rapid demographic ageing and it is instructive to examine how the state and other actors have been able to meet this challenge.

¹Recent contributions to this debate include World Bank Averting the old age crisis, Washington (1994) and P.Evans. D.Rueschmeyer and T.Skocpol, eds Bringing the state back in, Cambridge MA (1985).

This chapter begins by reviewing the secondary literature which deals with the issue of economic survival of the elderly. Rather than restrict its scope to Argentina, it includes research about Latin America as a whole. This recognises the similarity of institutional traditions and structures that prevail in much of the continent. The review draws attention to appropriate theoretical and conceptual insights in existing work as well as to significant gaps and limitations. The chapter then explains the objectives and orientation of the thesis, putting these in the context of the broader literature. Finally, it provides some information about research methodology and the structure of the remaining chapters.

2) Literature review.

No single body of writing encompasses the overall concerns of the thesis. The research topic draws from material on social policy, demography, labour markets, organisational structures and other issues, produced by a wide range of academic disciplines. The most important of these are considered below and are loosely grouped into the following areas: social security, micro-level studies and surveys of other income maintenance institutions. Each of these areas makes some reference to the means by which the elderly may be able to obtain income, but do not consider the problem as a whole. As will be demonstrated, even taking the literature in its entirety, many issues of significance to the thesis receive scant if any attention.

a) Social security.

Since the first influential publications of the late 1970s², Latin American social security systems have generated an increasing amount of academic interest and a growing body of secondary literature. These have focused on a number of issues, including the historical evolution of systems, their financial foundations, organisational structures and the levels of coverage they afford. More recently, the literature has examined attempts and proposals to undertake sweeping reforms of beleaguered social security programmes.

The concept of social security is not easily defined, since it is understood in diverse ways by different countries or social groups. Whilst it generally consists of some form of income maintenance, this may be complemented by an array of other services: for example, the Mexican Institute of Social Security also provides medical care, vocational training and theatre.³ The most widely-accepted definition has been put forward by the International Labour Organisation (ILO):

..the protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical

²C.Mesa-Lago Social security in Latin America: pressure groups, stratification and inequality, Pittsburgh (1978) and J.Malloy The politics of social security in Brazil, Pittsburgh (1979).

³J.Midgely Social security, inequality and the Third World, London (1984), p.79.

care; and the provision of subsidies for families with children.⁴

This definition emphasises objectives rather than techniques. Recognising this, the ILO identifies various approaches for achieving these goals, the most important of which are:

1) SOCIAL INSURANCE⁵ is financed from contributions of members, their employers and sometimes the state. It is a legal obligation and entitles affiliates, and often their dependents, to protection against specific risks which lower or place an additional burden on income.

2) SOCIAL ASSISTANCE is financed by the state alone. Benefits are generally available, though often means tested, and are usually paid as a legal right in prescribed cases of need. Often the aim is to bring income up to a community-determined minimum.

3) OTHER SERVICES, INCLUDING MEDICAL INSURANCE. Since this thesis is only concerned with income maintenance, forms of social security which perform other functions are excluded from the analysis.

Despite the general acceptance of the ILO definition, there remain some areas of ambiguity in the literature. Mesa-Lago

⁴International Labour Organisation (ILO) Introduction to social security, Geneva (1984), p.3.

⁵The Spanish term for this is Seguro Social, not to be confused with Seguridad Social, which refers to social security as a whole (see CEPAL El desarrollo de la seguridad social en America Latina, Santiago (1985), p.3).

regards social security as intrinsically universal, claiming it:

covers practically the entire population against all social risks.⁶

However, the ILO definition of social security does not necessarily entail universality. Rather, it is presented as an umbrella term for grouping together various strategies which go **some way towards** providing protection. To avoid confusion, this thesis uses the ILO definition, whilst Mesa-Lago's is termed "comprehensive, universal social security". A second problem is a tendency to equate social insurance with social security. Whilst the former often comprises the bulk of social security expenditure this does not justify the exclusion of assistance and other programmes from general analyses.⁷ Likewise, the more limited literature on assistance generally treats it as a separate issue and not as part of social security as a whole. These tendencies have contributed to a general neglect of non-insurance programmes and a failure to integrate different strands of social policy. A final confusion concerns the role of the state in social security. The ILO definitions of both social insurance and social assistance implicitly restrict these areas of action to state agencies. This is echoed in the traditional

⁶C.Mesa-Lago "Introduction" in C.Mesa-Lago, ed The crisis of social security and healthcare: Latin American experiences and lessons, Pittsburgh (1985), p.3.

⁷There are many examples of this tendency, both in the Spanish and the English language literature: see G.Mackenzie Social security in developing countries: the Latin American experience, (IMF Working Paper), Washington (1988) and F.Cuvi Ortiz "La seguridad social y la tercera edad" Seguridad Social (1987).

Latin American view that social security was to be administered, if not always funded, by the public sector. However, as is shown below, recent debates about reforming social insurance schemes have posed a radical challenge to this view.

Most accounts of the historical evolution of social security systems in Latin America trace the up-grading of isolated charitable initiatives and occupational pension schemes into large-scale publicly administered programmes, embracing, in many cases, the majority of the population. The timing of this process varied by country, but occurred approximately from the end of the nineteenth century to the 1970s. Numerous explanations have been put forward to explain this development. The literature on social insurance stresses the importance of political factors, such as the actions of autonomous pressure groups or policies of cooptation.⁸ Revisionist accounts have laid more emphasis on the economic significance of social insurance as a means of generating forced savings.⁹ Studies of social assistance refer to a gradual change in attitudes towards poverty and public responsibility, although they also stress the significance of political factors.¹⁰

⁸Compare the arguments put forwards by C.Mesa-Lago in Social security in Latin..., pp.5-10 and those of J.Malloy in The politics of social..., pp.3-10.

⁹C.Lewis "Social insurance: ideology and policy in the Argentine c.1920-66." in C.Abel and C.Lewis, eds Welfare, poverty and development in Latin America, London (1993), pp.187-90 and W.Baer The Brazilian economy: growth and development, New York (1989), p.79.

¹⁰E.Tenti Fanfani Estado y pobreza: estrategias de intervención, Buenos Aires (1989).

The political origins of Latin American social security are reflected in the structures of the welfare organisations and the various services they provide. Whilst the administration of social security in developed countries is typically performed by single, centralised units, Latin American systems have been shown to be highly stratified and fragmented.¹¹ They generally incorporate national and local agencies as well as bodies responsible for particular occupational groups or contingencies. These problems have been exacerbated by the tendency of Latin American governments to treat social security agencies as sources of privileged public sector employment, used to reward political loyalties.¹²

Most studies of social insurance schemes draw attention to the detrimental effects of their disorganised administration. First, they are shown to be inefficient: the share of budgets allocated to management has been significantly higher than in other regions.¹³ Secondly they are inegalitarian, enabling the survival of privileged funds.¹⁴ Thirdly, they are partly blamed

¹¹C.Mesa-Lago argues that the degree of stratification of Latin American funds varies according to the period of their establishment, with countries such as Costa Rica with relatively recent, unified systems (see "Social security in Latin America and the Caribbean: a comparative assessment" in E.Ahmad, et al, eds Social security in developing countries, Oxford (1991), pp.358-362.

¹²J.Malloy the politics of social..., pp.74-9.

¹³C.Mesa-Lago "Social security: ripe for reform" Inter-American Development Bank Economic and social progress in Latin America. 1991 Annual report, Washington (1991), pp.201-3.

¹⁴H.Dieguez and H.Petrecolla "Estudio estadístico del sistema previsional argentino en el período, 1950-1972" Económica, Buenos Aires (1977).

for high levels of evasion, both by employers and workers, thus reducing the revenue and coverage afforded by insurance programmes.¹⁵ Administrative stratification also fosters corruption. Unofficial estimates gauge that 40 per cent of social insurance contributions in Brazil had simply gone missing by 1991.¹⁶ This undermines the credibility of the system and discourages participation.

The literature pays insufficient attention to one other potentially significant consequence of organisational fragmentation: the creation of obstacles and delays for pursuing benefit claims. The scant references to these problems may be because they are particularly difficult to quantify. These issues receive more detailed attention in later chapters of this thesis.

There are few studies of the organisational structure of social assistance agencies in Latin America. Given that assistance budgets are generally a small fraction of sums spent on insurance, it is unlikely that their administration is as complex or extensive. However, accounts of large-scale initiatives often draw attention to the high levels of wastage caused by inefficient implementation, clientelism and corruption.¹⁷

¹⁵C.Mesa-Lago Social security and prospects for equity in Latin America, (World Bank Discussion Paper), Washington (1991), p.25.

¹⁶El País, Montevideo, 31st March 1991.

¹⁷G.Midre "Bread or solidarity? Argentine social policies, 1983-1990" Journal of Latin American Studies, (1992), pp.343-73.

Considerable attention has been paid to the ways in which Latin American social insurance is financed. This draws attention to the huge amounts of funds involved and the mounting financial crises faced by such systems. Problems of high administrative costs and corruption have been compounded by a number of other effects. These include a general failure to project the long-term financial requirements of pension schemes. This was understandable at the beginning of the century when the economic and demographic data needed for such forecasts was often absent. However, as this data became more available there have been few attempts to achieve long-run equilibrium. In the absence of effective taxation systems, social insurance contributions became a major source of public revenue in some countries. In others the problem was not so much state borrowing as its failure to meet its own contribution obligations. Whichever occurred, the direct result was public indebtedness and the depletion of the financial resources of social insurance programmes. As initial surpluses based on high ratios of workers to beneficiaries began to dry up, many programmes were forced to switch from fully-funded financing (which finances benefits from the interest accrued by contributions) to a pay-as-you-go system (which employs annual fund income to cover expenditure). Resistance to higher levies from both labour and employers meant that the main cost was usually borne by the pensioners themselves with benefits sharply devalued by inflation.¹⁸

¹⁸Núcleo de Estudos de Políticas Públicas (NEPP) Brasil 1987: relatório sobre a situação social do país, Campinas (1989).

The budding academic interest in Latin American social security had had very little time to debate possible solutions to these financial difficulties when, in 1980, a radical reform was implemented in Chile.¹⁹ This entailed the transfer of pension fund management from the public to the private sector. Following this, the focus of enquiry shifted towards assessing the relative merits of the Chilean reform and its potential applicability to other Latin American countries.²⁰ By the late 1980s, advocates of the Chilean system had gained the initiative and similar reforms were being proposed for countries such as Argentina, Brazil and Peru.

Table I:1 Economically active population covered by social insurance in selected Latin American countries, 1960-1985.

	1960	1970	1980	1985
Argentina	55.2	68.0	69.1	79.1*
Brazil	23.1	27.0	87.0	na
Chile	70.8	75.6	61.2	79.2
Colombia	8.0	22.2	30.4	30.2
Mexico	15.6	28.1	42.0	40.2

*1984

Source: C.Mesa-Lago Social security and prospects for equity in Latin America, World Bank Discussion Paper, Washington (1991), p.50.

¹⁹R.Frediani Exigencia y realidad de la política social en América Latina: comparación, capacidad y funcionamiento de los sistemas de seguro social de Chile y Uruguay, Buenos Aires (1988) provides a good comparison of the reformed Chilean system and a fairly typical example of the old-style model.

²⁰D.Vittas and A.Iglesias The rationale and performance of personal pension plans in Chile, Washington (1992) give a very positive account of the Chilean reform. P.Lloyd-Sherlock Social insurance reform in an ageing world: the case of Latin America, London (1992) provides a more cautious analysis.

The principal concern of this thesis does not lie with the evolution and structures of the institutions themselves but their impact on the economic welfare of the elderly. Coverage must be considered in terms of the proportion of the population included, the contingencies provided for and the value of benefits. Table I:1 provides an optimistic picture, indicating that, by the 1980s social insurance schemes included a substantial part of the economically active populations of the larger Latin American economies. However, this data should be treated with considerable caution. A general, indiscriminating use of top-line, official data may mask the true impact of such programmes on the populations they are designed to serve. Several studies have shown that the figures presented in Table I:1 may be misleading, often underestimating true levels of evasion.²¹ Moreover, it is important to note that the most widely-used figures are based on **affiliation** to insurance programmes, not the receipt of benefits. Insufficient contributions, bureaucratic obstacles and delays could mean that the two do not automatically coincide.²²

The literature makes some reference to those groups which lie

²¹E.Isuani provides an alternative figure of 42% for Brazilian coverage in 1979/80 in "Social security and public assistance" in C.Mesa-Lago, ed The crisis of social security and healthcare: Latin American experiences and lessons, p.95. S.Lischinsky in "La afiliación al sistema previsional (1944-1955). Logros y dificultades en su expansión." (mimeo), Rosario (1989) shows that official Argentine data was very inaccurate. Also see C.Mesa-Lago Social security and prospects..., pp.47-49 for general criticisms of official data.

²²P.Lloyd-Sherlock Social insurance reform..., p.20 notes that whilst Chilean insurance funds allegedly included 79 per cent of the working population in 1992, only 42 per cent of the total were regularly making contributions.

beyond social insurance protection, stressing variations in affiliation between different occupational groups. A number of explanations have been put forward for this pattern. The first stems from the politicised, ad hoc extension of systems in which more powerful interest groups such as the military, organised urban labour and the civil service were able to command coverage superior to that of weaker groups, such as rural labour and the self-employed.²³ Other explanations are based on economic factors. These include the difficulty of monitoring evasion in small-scale, informal production units and the inability or unwillingness of the poorest sectors of the population to make regular contributions.²⁴ Consequently, the rise in poverty and expansion of the informal sector in recent decades have been identified as formidable obstacles to the diffusion of social insurance.²⁵

Whilst the literature has gone into some detail in explaining the effects of poverty and informality on social insurance, there are a number of weaknesses in its interpretations. These result from the general tendency to consider these relationships from a large-scale institutional perspective rather than the users'

²³This argument was originally put forward in C.Mesa-Lago Social security in Latin..., pp.5-14.

²⁴See C.Mesa-Lago "Social security and extreme poverty in Latin America" Journal of Development Economics (1983) and V.Tokman "The informal sector in Latin America: from underground to legality" in G.Standing and V.Tokman, eds Towards social adjustment: labour market issues in structural adjustment, Geneva (1991).

²⁵These issues are considered in detail by C.Mesa-Lago in La seguridad social y el sector informal, Santiago (1990), pp.3-36.

viewpoint. This deflects attention from a number of key issues. The first is an unresolved debate within writing on the informal sector about the extent to which informality is a safety net for inadequate welfare or is a means of avoiding payment of social security and tax levies: in other words, whether it is **driven by** inadequate protection or **driven from** inappropriate measures.²⁶ Other issues include the effects of education, access to information and bureaucratic obstacles to affiliation. This is particularly significant for self-employed workers, on whom falls the full burden of contributions as well as responsibility for handling paperwork and dealing with government agencies. These issues can only be examined effectively through micro-level studies.

Latin American social insurance systems often provide a narrower range of benefits than those in developed countries. For example, few provide effective unemployment benefits. However, those contingencies of greatest significance to the elderly: old age, widowhood and invalidity, are included in every country. Indeed, old age pensions account for the great majority of social security expenditure in the region.²⁷ It is also important to consider eligibility criteria for such benefits. In most Latin

²⁶See R.Hakkert and F.Goza "Demographic consequences of austerity in Latin America" in W.Canak, ed Lost promises: debt, austerity and development in Latin America, Colorado (1989), pp.23-24 and B.Roberts "The changing nature of informal employment: the case of Mexico" in G.Standing and V.Tokman, eds Towards social adjustment..., p.100 for examples of these opposed interpretations.

²⁷ILO The cost of social security. Thirteenth international enquiry, 1984-86. Basic tables, Geneva (1990).

American systems these are based on a minimum period of contributions and a minimum retirement age. These compare favourably with systems in developed countries. However, it should not be assumed that eligibility for benefits automatically determines access to them. This relationship must be tested, again through the use of micro-level studies.

Whilst many published sources compare levels of quantitative coverage in different countries, regions and groups, very little has been done to compare and assess the real value of benefits. A small number of studies have demonstrated that values often vary widely between occupational groups in an individual country.²⁸ Even less interest has been shown in changes in the real values of benefits over time and their capacity to meet the basic needs of their recipients. It is possible that the welfare gains from the expansion of nominal coverage in some Latin American countries may have been more than off-set by falls in the real values of pensions.

Thus, there are a number of significant gaps in the existing literature on Latin American social insurance. These often result from a preoccupation with the institutions themselves rather than their impact on individuals and households. They also reflect a failure to integrate analyses of social insurance with broader social policies and factors that influence the economic livelihood of target populations. The failure to combine studies

²⁸H.Diequez and H.Petrecolla "La distribución funcional del ingreso y el sistema previsional en la Argentina" Desarrollo Económico (1974) provide a rare example of such a study.

of public insurance and public assistance is particularly puzzling. Mesa-Lago has argued that incomplete insurance protection should be complemented by up-graded, universal assistance programmes,²⁹ but has published no empirical research about present relationships between the two. By focusing an enquiry on particular groups as opposed to a particular organisation, it is possible to examine these issues and to assess the consequences of macro-institutional failure at the micro level.

There is virtually no published material dealing with the coverage of social assistance in Latin America. The limited secondary literature places most emphasis on the rationale, organisational structure and efficiency of such programmes. The lack of empirical research on assistance partly results from the extreme heterogeneity of programmes, in terms of scale of implementation, problems addressed and methods applied. Official data sources are often less complete, accessible or reliable than those for insurance programmes. This thesis circumvents this problem by analysing assistance through both official statistics and data obtained from the users themselves.

Another weakness in the literature on both insurance and assistance results from a tendency to ignore initiatives which are not undertaken at the national level. Several Latin American

²⁹C.Mesa-Lago "Social security: ripe for reform.", pp.211-14. W.Schulthess and R.Lo Vuolo "Transformación del sistema previsional de autónomos: paso inicial para una reforma en la seguridad social" Desarrollo Económico (1991) make the same point with specific reference to Argentina.

countries have complex geographical hierarchies of social insurance which include provincial and municipal funds. In countries such as Argentina and Chile there has been a shift towards decentralisation of assistance schemes. There are, however, no generally available studies which make specific reference to these issues for Latin America. In order to develop more coordinated social policies, it is necessary to fill this gap in the literature.

b) Micro-level studies.

During the past twenty years increasing attention has been paid to the micro-level economic relations of individuals and households in Latin America. These have tended to focus on a number of specific issues, such as the role of women, kinship networks, employment strategies and nutrition.³⁰ Very few of these make specific or even passing reference to the condition of the elderly. This reflects the fact that rapid demographic ageing is yet to occur in most of the continent.

The limited number of small-scale studies of the elderly in Latin America pay little attention to economic issues. Instead they

³⁰For good examples of these see S.Chant "Single-parent families: choice or constraint? The formation of female-headed households in Mexican shanty towns." Development and Change (1985); R.Martínez Norueiga Empresas familiares -su significación social y su problemática, Where? (1984); L.Lomnitz Networks and marginality. Life in a Mexican shanty town, New York (1977); and P.Aguirre Impacto de la hiperinflación en la alimentación de los sectores populares, Buenos Aires (1990).

stress psychological, sociological and medical aspects of ageing.³¹ The financial welfare of the elderly is presumed to be largely governed by macro-level factors.³² This view is clearly contradicted by the fact that large numbers of elderly do not receive insurance pensions and by surveys which draw attention to the importance of household relations, labour force participation and other issues.³³

There are a number of reasons for making micro-level studies of the economic condition of the elderly. Projections of rapid demographic ageing indicate that the elderly will be playing an increasingly important role in the economic life of families and households in the near future. Given the large amount of financial resources devoted to social security provision for this group, it is important to examine the effects of these programmes at the grassroots level. Such studies provide insights into relationships between public policy and the complex dynamics of micro-economic behaviour. One study of poor households in Greater Buenos Aires, whilst not making specific mention of the elderly

³¹See M.Oddone "Ancianidad, contextos regionales y redes de intercambio" Revista Medicina de la Tercera Edad, Buenos Aires (1986) or Pan American Health Organisation Mid-life and older women in Latin America and the Caribbean, Washington (1989) for examples of this tendency.

³²This is most clearly the case in R.Knopoff et al Dimensiones de la vejez en la sociedad argentina, Buenos Aires (1991) in which the only chapter dealing with the material welfare of the elderly is entitled "El bienestar de los ancianos: un problema para la seguridad social" (Elderly welfare: a problem for social security).

³³Centro Latinoamericano de Demografía (CELADE) Argentina: situación y necesidades de la tercera edad. Algunas ciudades seleccionadas., Santiago (1989).

postulated that:

...in such conditions [of poverty] poor and marginal groups -excluded from effective forms of institutionalised social security- create their own social solidarity and mutual aid as a spontaneous response to a socio-economic situation which imposes severe restrictions on them. The actors, confronting a situation of chronic economic insecurity, become aware of the need to create their own social network of mutual support as a means of adaptation.³⁴

This implies that poor elderly excluded from social security schemes will seek to obtain support through informal networks with people experiencing similar economic privations. Unfortunately, the study provided no empirical data to back up this observation. To assess its validity, this thesis draws direct comparisons between the income patterns of those elderly included in social security schemes and those without official protection.

c) Surveys of other income maintenance institutions.

There are a number of institutions other than public sector initiatives or micro-level strategies which may affect the economic welfare of the elderly. These include non-governmental organisations (NGOs), grassroots community initiatives and various forms of mutual aid. These issues have generated increasing academic attention in recent years. During the 1980s a trend towards redemocratisation in Latin America saw the appearance of new social movements concerned with a wide range

³⁴S.Ramos Las relaciones de parentesco y de ayuda mutua, Buenos Aires (1981), pp.19-20.

of issues and operating outside established political frameworks.³⁵ At the same time, the general failure of states to mitigate the social cost of economic crises led to the emergence and rapid growth of NGOs and other voluntary initiatives.³⁶

The literature on these emergent welfare structures generally places more emphasis on the evolution and nature of the organisations themselves than their concrete impact on their target groups. This is partly because they often provide indirect forms of assistance which are not easily quantifiable. Virtually no studies consider the importance of such initiatives for the elderly. This is surprising, given the prominent role played by the elderly in new social movements in countries such as Argentina.³⁷ This thesis includes detailed accounts of a number of such organisations and assesses their capacity to meet the economic needs of poor elderly.

³⁵E.Jelín Los nuevos movimientos sociales/2. Derechos humanos, obreros, barrios, Buenos Aires (1985); A.Escobar and S.Alvarez, eds The making of social movements in Latin America: identity, strategy, and democracy, Oxford (1992).

³⁶L.Landim "Non-governmental organisations in Latin America" World development (1987).

³⁷H.Leis El movimiento por los derechos humanos y la política argentina, Buenos Aires (1989) refers to the central role played by elderly women in the human rights movement in the late 1970s. The high level of political mobilisation among elderly in the early 1990s is reflected in frequent newspaper accounts of protests and demonstrations against state pension policy (for example, see "Las protestas de los jubilados en la mira" Clarín, Buenos Aires, 20.10.92).

3) Orientation.

As has been shown, most of the literature dealing with the economic welfare of groups such as the elderly is primarily interested in the institutions created to this end rather than their actual impact on the daily lives of these groups. Thus, micro-level studies focus on the form and dynamics of households, whilst analyses of social security systems emphasise their structure and organisational efficiency. These issues are important enough to justify the academic attention which has been devoted to them. However, the institutional focus has led to a number of gaps in research. Little has been done to assess relationships between the various forms of institutions and strategies or the ways in which they combine to form patterns of resource opportunities and constraints for particular groups. This can only be done by complementing an institutional approach with a group and problem-specific one.

This thesis focuses on a specific contingency (the maintenance of income when elderly) for a narrowly defined group (shanty town residents in Greater Buenos Aires). These parameters were selected for a number of reasons. As mentioned earlier, the elderly already account for the bulk of social expenditure in many developing countries. As demographic ageing accelerates over the next decades, this will pose even greater challenges. The elderly are in many respects more easily defined and identified than other groups which could have been chosen for study, such as the unemployed. Greater Buenos Aires was selected since it

already contains far higher proportions of elderly than most other large Latin American and third world cities. In addition, Argentina has a long-established social security system which has suffered from problems characteristic of the region. To narrow the focus of enquiry still further it was elected to restrict the investigation to those elderly in a condition of poverty, since it is likely that this group suffers most hardship from any shortcomings in social policy. Thus, much of the thesis deals specifically with the cases of a number of shanty towns. This narrow definition of target group is coupled with a strictly economic focus. As such, the thesis is only concerned with the economic welfare of the elderly, excluding healthcare and other issues from its enquiry.

The thesis maps out the full range of income maintenance institutions and strategies potentially available to elderly shanty town residents, noting areas of complementarity, over-lap and conflict between them. In this way the thesis is able to integrate both micro and macro-scale perspectives of the same phenomenon. The research also clarifies the relationship between state and non-state action in the realm of welfare. Within this investigation a number of more specific questions are posed. These include the effect of gender and past employment on elderly income maintenance, gaps between potential and actual access to institutional support and the economic impact of local organisations.

4) Methodology and structure.

The integration of data from macro, micro and intervening levels about elderly income maintenance presents a number of methodological challenges. The first of these is the availability of information. Whilst there are a large quantity of national-level data for social insurance coverage, these suffer from a number of weaknesses. As has already been mentioned, the reliability of these data has not been fully tested at ground level. Moreover, these sources are not sufficiently disaggregated to provide information about specific sub-groups such as shanty town residents. Data for social assistance and smaller-scale insurance programmes are much less complete and those for micro-level institutions and strategies are almost totally absent. Thus, the problem is not just putting the various sets of information together, but how to fill the gaps in it.

In the absence of adequate primary data sources at the micro level, the thesis must generate its own. This can only be done by directly surveying and interviewing a representative sample of elderly. Since the thesis lacks the resources to conduct a full survey on a nationwide or even city-wide basis it focuses on case studies of three individual shanty towns with different socio-economic and institutional characteristics. These are put within the broader context of macro-level institutions. The case studies do not necessarily comprise a representative sample of all elderly shanty town residents, but provide numerous insights into how a complex array of phenomena interact and bear on the

economic possibilities of individuals.

The research is based on a wide range of sources, including archives, official data sets, newspaper articles, NGO reports, taped interviews and informal conversations with interested actors, direct (sometimes participant) observations and a questionnaire. Different chapters of the thesis tend to draw more on particular types of data. As such, it is more appropriate to examine problems relating to specific data collection methods at the beginning of those chapters rather than in the introduction to the thesis as a whole. Although this eclecticism of data presents a challenge when different sources contradict each other, it is a useful means of combining divergent perspectives of the same issue. Where problems of contradiction occur, they are dealt with on an individual basis.

One methodological point of relevance to the thesis as a whole is the way in which the "elderly" are defined. Old age is a very complex phenomenon, which cannot simply be reduced to the number of years a person has lived. Account must be taken of a person's physiological and psychological condition, their economic and social status and their self-perception. Whilst recognising the shortcomings of using age as a means to define elderly, no other definitions provide practical alternatives. A definition based on life-cycle stages might take into account when a person becomes a grandparent or retires from economic activity. However, this approach automatically excludes those people who never had a family and those who were never economically active in the

first place. In addition, it could lead to socio-economic bias, since rich people can afford to retire sooner than the poor can. Likewise, definitions based on a person's mental or physical health are fraught with difficulties. Since all age groups suffer from health problems this would require the establishment of some form of morbidity threshold. Finally, a definition could be left to the individual him/herself. This approach is useful in as much as the self-perception of an individual has a strong effect on his/her economic behaviour. However, it may lead to considerable methodological difficulties, especially for quantitative surveys.

This thesis elects to define the elderly in terms of age. This does not necessarily mean that age is the best indicator, but reflects practical methodological considerations. The thesis is concerned with the plight of the elderly only in as much as they constitute a group which would be included in a universal social security programme. Since most social security benefits for the elderly set specific lower age limits, it is logical for this thesis to do the same. Furthermore, most of the available statistical data refer to age rather than other indicators. Using a more complex definition would have made the compilation of a significant quantitative survey impossible in the time available.

This still leaves the question of what age should be used as a cut-off point in defining the elderly. Since ageing is a gradual process any threshold will inevitably be artificial. Often, studies of ageing find it useful to distinguish between the "young old" and the "old old", arguing that the former group

remains relatively fit and active, whilst the latter is highly dependent on the care and support of others.³⁸ In many respects the "young old" group may have more in common with those in late middle age than with the "old olds".

Given its focus on income maintenance strategies, this thesis elects to define the elderly as those at or above the minimum retirement age in Argentina at the period of the investigation: 65 for men and 60 for women. This definition is a general guideline rather than an absolute rule and the thesis draws on pre-existing research and official surveys which sometimes use different cut-off points. The questionnaire survey also takes a flexible approach including a number of respondents aged between 55 and 60 who nevertheless were considered (both by themselves and by those living with them) to be elderly.

Chapter two provides and analyses background context which is required for a full understanding of the research. It examines the pattern of ageing which has occurred in Argentina and the evolution of shanty towns in Greater Buenos Aires. The subsequent chapters form a progression from macro to micro perspectives. They begin with an analysis of elderly income maintenance in Argentina and Greater Buenos Aires as a whole, then examine the cases of particular neighbourhoods and finally consider individual experiences. This hierarchical structure enables an accumulation of information so that the later chapters are

³⁸K.Tout Ageing in developing countries, London (1989) pp.8-10.

presented in the light of findings of earlier ones. Thus, although the final chapter is primarily concerned with the experiences of individuals, its findings are only meaningful when placed in national, regional and local contexts.

CHAPTER TWO: AGEING, EMPLOYMENT AND SHANTY TOWNS IN GREATER BUENOS AIRES: GENERAL CONSIDERATIONS.

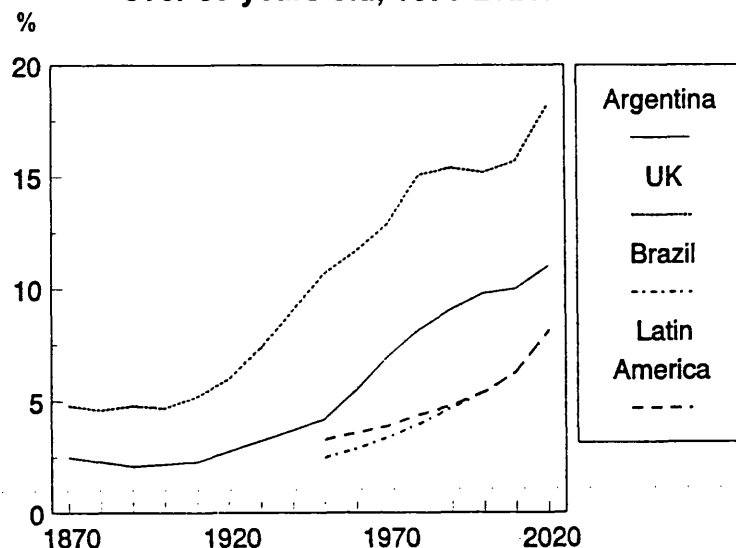
1) Introduction.

This chapter is divided into a number of sections each dealing with a particular feature of Argentina's social and economic development in the twentieth century. Rather than considering these processes in isolation, this structure helps clarify areas where important inter-relationships occurred. The opening section charts and explains the growth of the aged population in Argentina, making comparisons with other regions and highlighting trends in Greater Buenos Aires (GBA). This reveals that the Argentine capital had a demographic structure more akin to Western Europe than Latin America, with a high proportion of elderly residents. Following this, the chapter examines the evolution of labour markets in the country, emphasising those developments most likely to affect the groups studied in this thesis. It then considers how Greater Buenos Aires was able to meet the housing needs of migrants drawn by employment opportunities and how the nature of this problem changed over time. Particular attention is paid to the origins and characteristics of shanty towns in the city, as well as the peculiarities of their demographic structures.

2) Demographic ageing in Argentina.

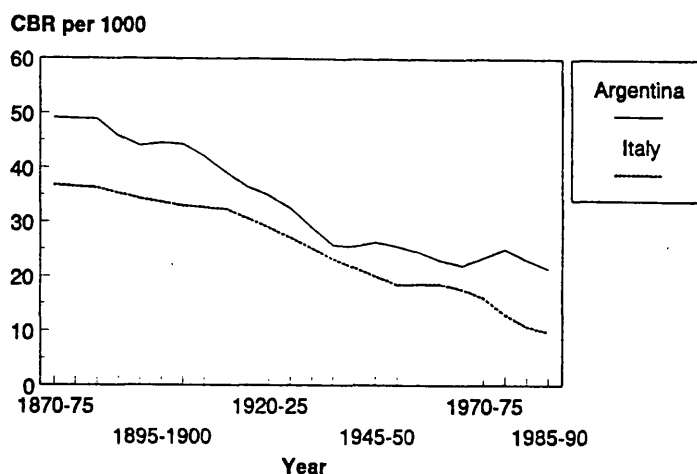
Figure II:1 shows that gradual demographic ageing began to occur in Argentina from around the First World War, that this

**Figure II:1 percentage of total population aged
over 65 years old, 1870-2020.**



Sources: B. Mitchell Abstract of British historical statistics, Cambridge 1962, pp.12-13; UN World population prospects, 1990, New York 1991, pp.244,310,332 and 586; Z. Recchini de Lattes and A. Lattes, eds La población de la Argentina, Buenos Aires 1975, p.71

**Figure II:2 Crude birth rate per 1000 in Argentina
and Italy, 1870-1990**



Sources: M. Livi Bacci A history of Italian fertility during the last two centuries, Princeton (1977), p.57; UN World population..., pp.370 and 510; S. Schkolnik "Los cambios en la composición de la población" in Z. Recchini de Lattes and A. Lattes, eds La población..., p.34.

accelerated after the 1950s and is projected to level out by the end of the century. This pattern of ageing was closer to that of the United Kingdom (which, as the first industrial economy, established a trend that would become typical for north western Europe) than that of Brazil or Latin America as a whole. Since ageing began sooner and was more rapid in Argentina than elsewhere in Latin America, the country contained a disproportionately high number of elderly by the 1990s.

Table II:1 Average life expectancy in Argentina, 1869-1948.

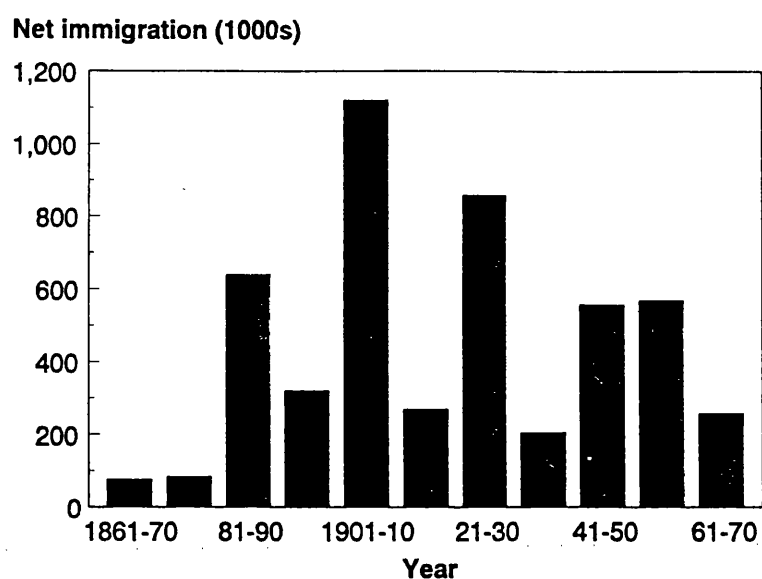
1869-1895	32.86	1959-1961	66.37
1895-1914	40.04	1965-1970	67.2
1913-1915	48.50	1975-1980	68.6
1946-48	61.08	1980-1985	69.7

Sources: A.de Lattes "El crecimiento de la población y sus componentes demográficos entre 1870 y 1970" in Z.Recchini de Lattes and A.Lattes, eds La población argentina, Buenos Aires (1975), p.40; UN World population prospects 1990, New York (1991), p.310.

Population ageing results from a combination of factors, including reduced fertility and increased life expectancy.³⁹ The limited data available for Argentina before the 1950s (Table II:1 and Figure II:2) indicate that both these trends were very pronounced in the first half of the twentieth century and subsequently levelled out. By the 1930s these changes had had a noticable effect on the composition of the population as a whole and the rate of demographic ageing had begun to accelerate.

³⁹P.Johnson and J.Falkingham Ageing and economic welfare, London (1992), pp 18-48 provide a detailed analysis of the demographic causes of ageing.

**Figure II:3 Net immigration to Argentina,
1860-1970.**



Sources: C.Díaz-Alejandro Essays of the economic history of the Argentine republic, Yale 1970, p.424; Academia Nacional de Ciencias Económicas Estadísticas históricas argentinas. Compendio 1873-1973, Buenos Aires 1988.

Fertility and life expectancy are, in turn, influenced by a large number of non-demographic factors, including urbanisation, living standards and healthcare.⁴⁰ In the case of Argentina, particular attention must also be paid to the role of immigration, which was the dominant demographic feature of the late 19th and 20th centuries.

Figure II:3 shows net immigration to Argentina. It is useful to break this process down into a number of waves. The first, and most substantial, occurred approximately between 1880 and 1930. During this period, net immigration totalled over three million, accounting for around half the country's population growth.⁴¹ Overseas immigrants were drawn by and helped power the dramatic economic growth which Argentina experienced at this time.⁴² They also had a number of demographic effects. First, the great majority of immigrants were of working age, which initially reduced the relative proportions of children and elderly in

⁴⁰S.Cochrane "Effects of education and urbanisation on fertility" in R.Bulato and R.Deer, eds Determinants of fertility in developing countries. Volume 2. Fertility regulation and institutional influences, London (1983), pp.587-626 provides a good analysis of these effects.

⁴¹G.Germani "Mass immigration and modernization in Argentina" in I.Horowitz, ed Masses in Latin America, Oxford (1970) and A.Bunge "Setenta años de inmigración" Revista de Economía Argentina, October 1926 provide good accounts of this wave of immigration. N.Sanchez-Albornoz The population of Latin America: a history, London (1974), pp.146-168 puts it in a continental perspective.

⁴²V.Vásquez-Presado El caso argentino: migración de factores, comercio exterior y desarrollo, 1875-1914, Buenos Aires (1971); D.Rock "The Argentine economy, 1880-1914: some salient features" in G.Di Tella and D.Platt, eds The political economy of Argentina, 1880-1946, London (1986) and R.Cortes Conde El progreso argentino, 1880-1914, Buenos Aires (1979) provide general accounts of this period.

Argentina.⁴³ However, these immigrants would themselves become elderly in subsequent decades, promoting the acceleration of ageing in the mid-twentieth century. Secondly, immigrants promoted urbanisation. The vast majority of newcomers settled in cities along the littoral, which served as export centres for wheat, beef and other agricultural products.⁴⁴ Between 1869 and 1914, the population of Greater Buenos Aires grew from 229,000 to 2,034,000.⁴⁵ An additional effect of immigration which is overlooked in the general literature was its lowering of fertility levels in the host country.⁴⁶ The great majority of overseas immigrants were from southern Europe where fertility was low relative to Argentina at that time (see Figure II:2). By the second quarter of the 20th Century, low immigrant fertility had led to a noticable rise in the proportion of elderly in the population as a whole. This period of massive immigration occurred at the same time as initial steps were taken to develop effective healthcare and welfare systems,⁴⁷ all of which combined to provide the basis of accelerated ageing in future decades.

⁴³Instituto Nacional de Estadística y Censos (INDEC) Censo nacional de población y vivienda 1991 (Total del país), Buenos Aires (1993), p.52.

⁴⁴G.Germani Estructura social de la Argentina. Análisis estadístico, Buenos Aires (1955) p.296.

⁴⁵J.Scobie Buenos Aires. Plaza to suburb, 1870 to 1910, New York (1974), pp.8-12.

⁴⁶For example, A.de Lattes "El crecimiento..", pp.61-66 analyses the demographic impact of migration but makes no reference to fertility.

⁴⁷E.Isuani and H.Mercer La fragmentación institucional de sector salud. Pluralismo o irracionalidad?, Buenos Aires (1988), pp.45-8; H.Recalde Beneficencia, asistencialismo estatal y previsión social/1, Buenos Aires (1991), pp.63-84; and chapter three.

Overseas immigration came to an abrupt halt with the World Depression of 1930 and did not become significant again until after the Second World War. Although Argentina was unable to regain the economic momentum of the early 20th century, there were rapid increases in industrial employment, particularly around Greater Buenos Aires.⁴⁸ These opportunities drew large numbers of migrants from the Argentine interior and the continuation of small but significant influxes from neighbouring countries. Whilst European immigration had again petered out by the late 1950s, internal and continental flows continued, largely uninterrupted, through to the 1970s. This was reflected in long-term shifts in the composition of the resident population (Table II:2).

On one hand, the effects of continental immigration were similar to those of the earlier wave from overseas. It both increased the proportion of the population at working age and encouraged further urbanisation. On the other, it should be noted that the fertility levels in neighbouring countries were generally much higher than in Argentina.⁴⁹ Thus, it is not easy to assess whether continental immigration accelerated or reduced demographic ageing in the mid-twentieth century. Whichever was the case, the overall effect was slight since, as shown in Table

⁴⁸R.Walter "The socio-economic growth of Buenos Aires in the twentieth century" in S.Ross and T.McGann, eds Buenos Aires: 400 years, Austin (1982), p.95 shows that industrial employment in GBA more than doubled between 1935 and 1946, rising from 307,818 to 628,616.

⁴⁹In 1940 the crude birth rate per 1000 was 24.0 in Argentina, compared to 33.4 in both Chile and Paraguay (Argentine Republic, Ministerio de Hacienda, Dirección Nacional de Estadística y Censos Informe demográfico, 1944-1955, Buenos Aires (1956) p.69).

Table II:2 Place of birth of the Argentine population, 1869-1990.

Year	Native-born(%)	Neighbouring countries (%)	Other (%)
1869	87.9	2.4	9.7
1895	74.6	2.9	22.5
1914	69.7	2.6	27.7
1947	84.7	2.0	13.3
1960	87.0	2.3	10.7
1970	91.0	2.0	7.0
1980	93.0	2.0	7.0
1990	95.0	3.0	2.0

Sources: Argentine Republic, Consejo Federal de Inversiones Algunos aspectos cuantitativos de la población extranjera originaria de países limítrofes, Buenos Aires (1973); S.Torrado Estructura social de la Argentina, 1945-1983, Buenos Aires (1992), p.77; INDEC Censo nacional de población y vivienda 1991 (Total del país), Buenos Aires (1993), p.55.

Table II:3 Age structure by place of birth (%), 1895-1991.

	1895	1914	1947	1960	1970	1980	1991
AGE	Total						
0-14	41.3	40.1	30.9	30.7	29.1	30.3	30.6
15-64	56.6	57.6	65.2	63.8	63.7	61.5	60.5
65+	2.1	2.3	3.9	5.5	7.2	8.2	8.9
	Native						
0-14	50.9	52.8	36.1	34.6	31.9	32.2	32.0
15-64	47.2	45.6	61.9	62.2	63.3	61.2	60.2
65+	1.9	1.6	2.0	3.2	4.8	6.6	7.8
	Foreign						
0-14	12.7	10.1	1.8	5.5	3.3	4.5	4.7
15-64	84.6	86.0	83.7	73.6	66.9	65.2	67.1
65+	2.7	3.9	14.5	20.9	29.8	30.3	28.2

Source: INDEC Censo nacional de población y vivienda, 1991 (Total del país), Buenos Aires (1993), p.52.

II:2, the size of this continental immigration relative to the total host population was much smaller than the preceding wave.

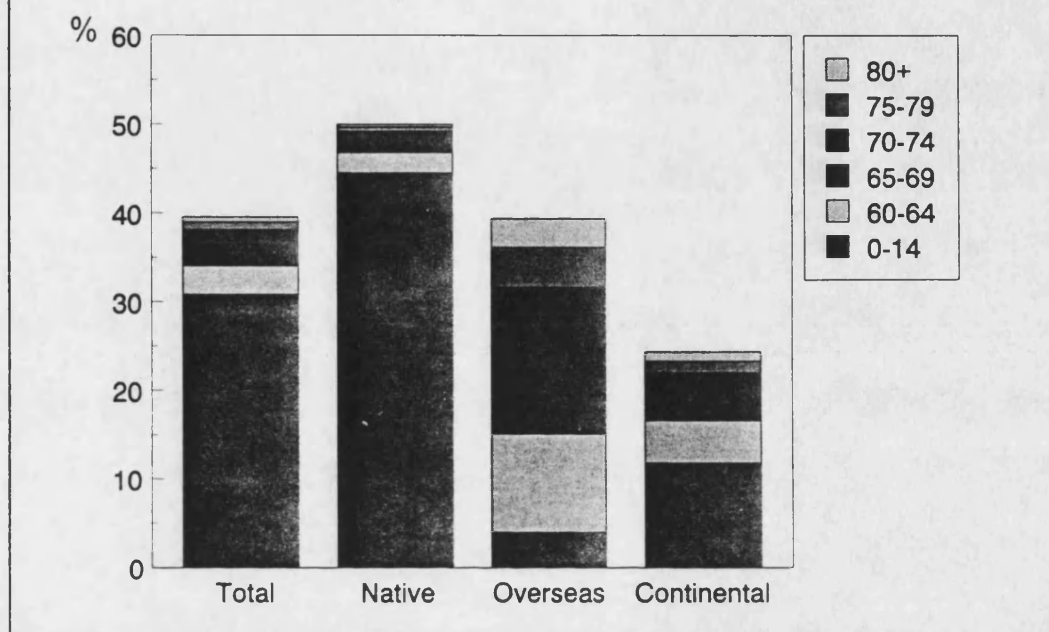
Table II:3 and Figure II:4 disaggregate the effects of immigration and changes in the native-born population on ageing. Both show that the proportion of native-born Argentines aged over 65 in 1960 (3.2 per cent) was significantly lower than that for the total population (5.5 per cent). Thus, had no immigration occurred, Argentina's population would have been only marginally more aged than that of countries such as Brazil (2.9 per cent aged over 65 in 1960).⁵⁰ Therefore, although continued urbanisation, high living standards, the up-grading of the healthcare system and the development of nationwide social security systems encouraged the ageing of both native and foreign-born residents, immigration accounted for most of the difference between Argentina and Latin America as a whole.⁵¹

The high proportion of immigrants from neighbouring countries aged over 65 in 1960, shown in Figure II:4, is something of an anomaly. A number of possible explanations exist. The most likely reason was that many such immigrants were not formally registered as being resident. Official reports estimate that

⁵⁰UN World population prospects, 1992, New York (1993), p.394.

⁵¹This point is not made in existing studies. For example, United Nations Economic and social aspects of population ageing in Argentina, New York (1991), pp.27-33, stresses the importance of urbanisation, education, healthcare and living standards, but makes no reference to mass immigration. M.Muller La población anciana de la Argentina: tendencia secular y características recientes, Buenos Aires (1981), p.9 briefly alludes to immigration but makes no reference to its impact on fertility.

Figure II:4 Age structures of native, overseas and continental immigrants, 1960.



S Sources: Consejo Federal de Inversiones Algunos aspectos
c cuantitativos de la población extranjera originaria de países
l limítrofes, Buenos Aires 1973, p.35; Academia Nacional de Ciencias
E Económicas Estadísticas históricas..., pp.40-41.

clandestine immigration and non-registered births accounted for 9.6 per cent of population growth between 1930 and 1950.⁵² Immigrants who were registered had probably been in Argentina for a prolonged period and were therefore more likely to be elderly. Likewise, non-registration of births may partly account for the relatively low proportion of children in this group.

The acceleration of ageing in the mid-twentieth century was, then, largely the consequence of migrations and socio-economic changes which had occurred before 1930. These effects were compounded by the continued up-grading of healthcare, the expansion of social welfare and living standards far higher than those in Latin America as a whole.⁵³ The impact of the first wave of overseas immigration had passed by the 1970s, since the majority of first generation immigrants were no longer living, and may partly explain the levelling off of ageing since that time. The slight acceleration of ageing projected from the end of the century will reflect both the impact of second generation immigrants and that of smaller, post-war waves.

3) Demographic ageing in Greater Buenos Aires.

Table II:4 and Figure II:5 show the pattern of ageing in Greater

⁵²Calculated from Argentine Republic, Ministerio de Hacienda, Dirección Nacional de Estadística y Censos Informe demográfico..., p.12.

⁵³For examples of this, see ECLA Statistical yearbook for Latin America, 1980, Santiago (1981), pp.84-96.

MAP II:1 Greater Buenos Aires.

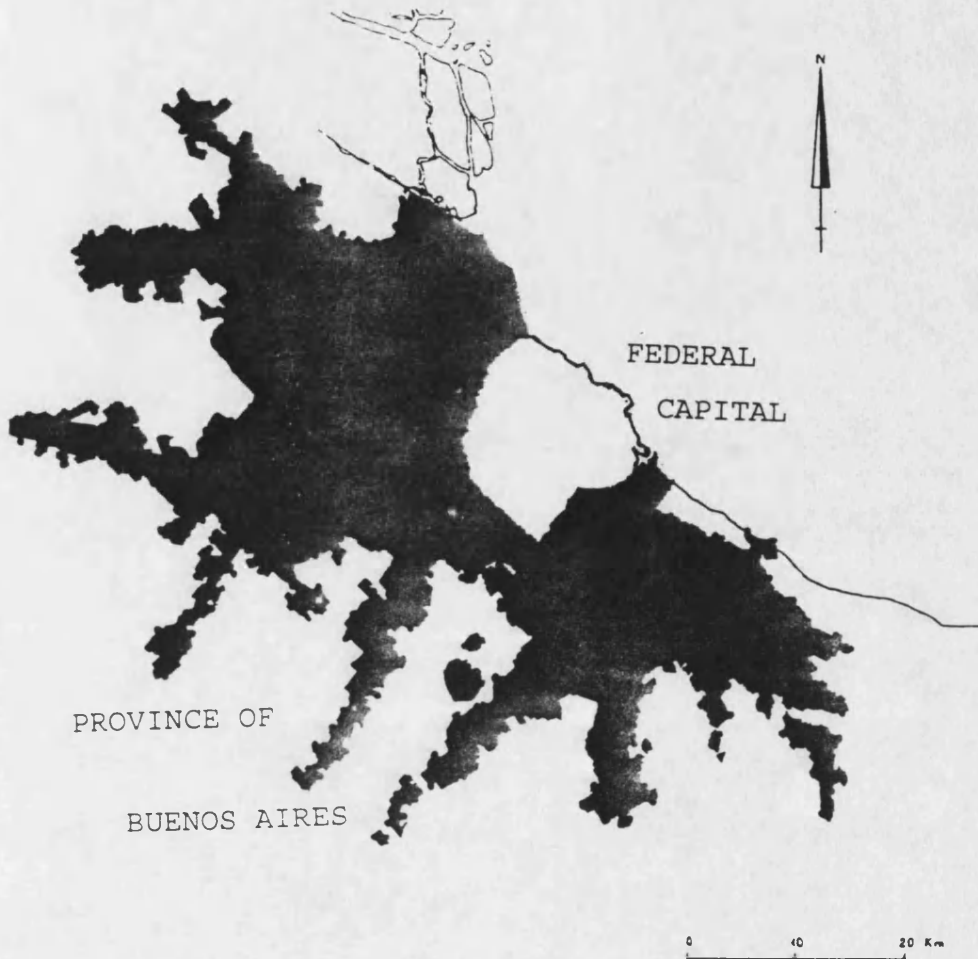
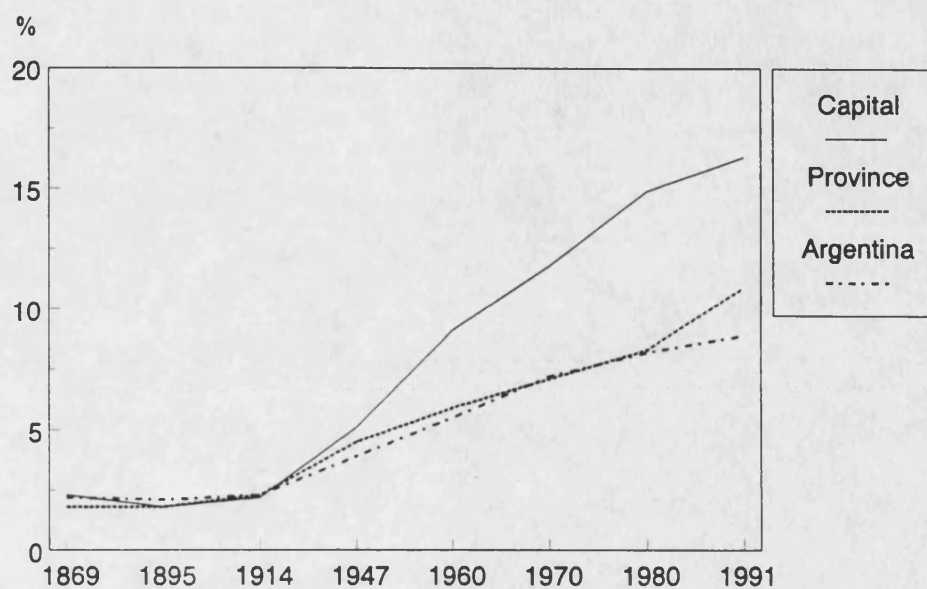


Figure II:5 Population aged over 65 years old in Argentina and Buenos Aires, 1869-1991.



Sources: "Apéndice" in Z. Recchini de Lattes, et al, eds La población..., p.201; INDEC Censo nacional de población y vivienda, 1991 (total del país), p.52.

Buenos Aires.⁵⁴ Not surprisingly, the Federal Capital displays a sharper rise in the number of elderly than the country as a whole. This results from a number of effects, including immigration, rural-urban migration, relatively high living standards, concentrations of welfare facilities and urban lifestyles.

Table II:4 Population of Greater Buenos Aires, 1869-1991.

Year	Total population	Population aged over 65 years old (%) *
1869	229,000	2.0
1895	782,000	1.8
1914	2,034,000	2.3
1947	4,722,000	4.7
1960	6,739,000	6.9
1970	8,435,000	
1980	9,766,000	9.6
1991	10,935,000	10.5

*Data for Federal Capital and Province of Buenos Aires as a whole.

Source: Z.Recchini de Lattes "Urbanización" in Z.Recchini de Lattes and A.Lattes La población argentina, Buenos Aires 1975, p.124.; "Apendice" in Z.Recchini de Lattes and A.de Lattes, eds La población..., pp.201 and 205.

As mentioned earlier, Greater Buenos Aires and the surrounding region attracted the great majority of overseas immigrants before 1930. Table II:5 shows that the combined influxes of immigrants and internal migrants continued to account for the

⁵⁴As Map II:1 shows, Greater Buenos Aires consists of the Federal Capital district (Capital) and neighbouring municipalities of the Province of Buenos Aires (Provincial Section). In 1991 the Capital had a population of 2,965,403, the Provincial Section contained 7,969,324 and remaining parts of the Province 4,625,650.

Table II:5 Components of demographic growth in Greater Buenos Aires (%), 1855-1970.

Period	Natural increase	Internal migration	Immigration	Residual
1855-70	15.1	12.9	95.7	-23.7
1885-95	30.7	12.3	68.2	-11.2
1905-15	38.5	6.4	70.2	-15.1
1915-35	49.7	22.6	45.9	-18.2
1935-45	35.3	57.9	22.6	-15.8
1945-60	26.0	44.0	30.0	0
1960-70	46.9	47.2	5.9	0

Source: Z.Recchini de Lattes "Urbanización" in Z.Recchini de Lattes and A.Lattes, eds la población.., p.131.

bulk of the city's growth through to the 1970s, as European arrivals were superseded by newcomers from neighbouring countries and substantial flows from the interior.⁵⁵ As with continental immigrants, internal migrants included disproportionate numbers of under 30 year-olds from regions of relatively high fertility, which would have partly off-set the effect of residents born in Europe.⁵⁶

Also, as stated above, the expansion of healthcare and other social welfare services was strongly focussed around Greater

⁵⁵S.Torrado Estructura social de la Argentina, 1945-1983, Buenos Aires, 1992, pp.83-88 and W.Little "The popular origins of Peronism" in D.Rock, ed Argentina in the twentieth century, London (1975), pp.164-66 provide detailed statistical analyses of these internal migrations.

⁵⁶For example, in 1947 crude reproduction rates in northern Argentina were 2.9, compared to only 1.0 in the Capital and Province of Buenos Aires (see A. Lattes "Cambios en la composición de la población" in Z. Recchini de Lattes and A. Lattes, eds La población argentina.., p.51 and Z.Recchini de Lattes "Urbanización", pp.110-111).

Buenos Aires.⁵⁷ Whilst no regionally disaggregated data for living standards (such as per capita income) are available before 1980, indirect indicators show that standards in the Federal Capital and, to a lesser extent, the Province of Buenos Aires were significantly higher than in most other parts of the country.⁵⁸ These factors served both to attract migrants and accelerate the ageing of the existing population.

Figure II:5 shows that the Province of Buenos Aires contained a much smaller proportion of elderly than the Federal Capital district. Unfortunately, separate data for those sections of the Province which form part of Greater Buenos Aires do not exist. For the same reasons as in the Capital, it is probable that these would contain a larger share of elderly than elsewhere in the Province. Nevertheless, given that roughly two thirds of the Province's population lives in GBA, it is likely that the proportion is substantially lower than in the Capital.

Differences between the Capital and provincial sections of Greater Buenos Aires largely reflected the periods during which they experienced most rapid growth. In the Capital this occurred during the 70 years before the Second World War. Since then, the district's population suffered a gradual but steady decline. By contrast, the population of the provincial section roughly trebled between 1947 and 1960 and consequently contained a

⁵⁷For example, in 1969 the Capital contained 7.8 hospital beds per 1000 inhabitants, compared to only 5.6 in the country as a whole (C.Escudé Aspectos ocultos.. p.114). For regional comparisons of social security coverage see chapter three.

⁵⁸For example, see INDEC Anuario estadístico de la República Argentina. 1979.1980, Buenos Aires (1981), pp.220-23 and 276-81.

higher proportion of post-Second World War immigrants than the Capital (see Table II:6). As mentioned earlier, these tended to have higher fertility levels than previous waves and were less likely to have reached old age by the 1980s. Thus, whilst Greater Buenos Aires contained a larger proportion of elderly than Argentina as a whole, there were marked variations within the city. As will be seen later in the chapter, these variations make it difficult to predict the concentration of elderly living in particular neighbourhoods of the city.

Table II:6 Place of birth of population resident in Buenos Aires, 1947.

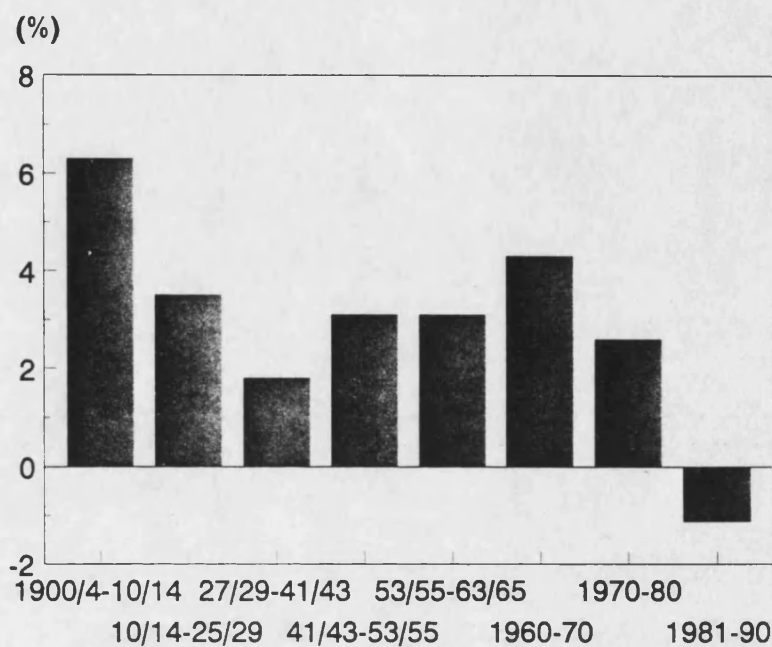
Place of birth	Resident of Federal Capital (%)	Resident of Province of Buenos Aires (PBA) (%)
Capital or PBA	67.0	75.1
Elsewhere in Argentina	2.8	4.2
Elsewhere in the Americas	2.2	1.3
Beyond the Americas	28.0	19.4

Source: calculated from Argentine Republic, Ministerio de Hacienda, Dirección Nacional de Estadística y Censos Informe demográfico de la República Argentina, 1944-54, Buenos Aires (1956), pp.38-9 and 44-5.

4) Employment trends and poverty in Greater Buenos Aires.

It is logical that the real incomes and occupations held by individuals during their prime working years have a considerable influence on their propensity to save, make pension contributions or accumulate other assets for later life. Thus,

Figure II:6 Average annual gross domestic product growth rates, 1900-1990.



Sources: C. Díaz-Alejandro Essays on the economic..., pp.6 and 70; ECLAC Statistical yearbook for Latin America and the Caribbean, 1991, Santiago 1992, pp. 68-9; ECLA Statistical yearbook for Latin America, 1980, Santiago 1981, pp.206-7.

the economic condition of elderly Argentines in the 1990s depended, to some extent, on the performance of the economy and the configuration of the labour market during the preceding decades. This section pays particular attention to employment in manufacturing and the urban informal sector since, as is shown later in the thesis, these were of particular significance to the groups studied.

Figure II:6 shows that Argentina was unable to repeat the rapid economic growth it experienced before the First World War.⁵⁹ Despite this, the national labour market continued to expand, with the economically active population rising from approximately two million in 1900 (68 per cent of the total population) to over ten million in 1980 (36 per cent).⁶⁰

It is possible to identify a number of phases in Argentina's development and employment structure through the twentieth century. Initially, the country's economy was dominated by the export of primary produce, with agriculture accounting for the largest share of employment (see Table II:7). Urbanisation and the wealth generated by rapid growth had also led to the formation of a substantial tertiary sector. Manufacturing employment was relatively limited and fell into two separate areas: semi-artisanal production for the domestic market and the

⁵⁹C.Lewis "Cycles and macroeconomic policy since the 1930s" in C.Lewis and N.Torrents, eds Argentina in the crisis years (1983-1990), London (1993), pp.103-23 gives a good account of the problems which beset the Argentine economy.

⁶⁰Comisión Económica para América Latina (CEPAL) Análisis y proyecciones del desarrollo económico, V. El desarrollo económico de la Argentina, Mexico (1959), p.37.

Table II:7 Sectoral composition of the labour force, 1900-1967.

	Agric- ulture	Manufact- uring*	Services	Constr- uction**
1900-04	783	396	723	94
1925-29	1,539	890	1,647	212
1947	1,646	1,497	2,8201	304
1960	1,457	2,014	3,549	459
1970	1,411	2,095	4,579	766
1980	1,306	2,270	5,347	1,067

* Data from 1947 includes mine workers.

** Data up to 1929 includes mine workers.

Source: Calculated from UN, Comisión Económica para América Latina (CEPAL) Análisis y proyecciones del desarrollo económico. El desarrollo económico de la Argentina, Mexico (1959), pp 37-39; S. Torrado Estructura social de la Argentina: 1945-1983, Buenos Aires (1992), p.125.

processing of primary exports in large, modern factories.⁶¹

Manufacturing was not particularly prominent in Greater Buenos Aires, which contained 21.5 per cent of industrial establishments by 1914, compared to 25.8 per cent of the national population.⁶²

As shown in Table II:7, the economically active population more than doubled between 1900 and 1930, with both manufacturing and services increasing slightly in relative importance. However, it was between 1930 and 1955 that both sectors experienced their

⁶¹R.Sautú "Poder económico y burguesia industrial en la Argentina, 1930-54" Revista Latinoamericana de Sociología (1968); B.Villafañe "Las industrias argentinas y la política nacional" Revista de Economía Argentina, October 1926.

⁶²R.Walter "The socio-economic growth..", p.95. This figure may underestimate the true importance of industry in GBA since average firm sizes may have been larger than elsewhere. This indicator is used because data for personnel employed is not available.

most impressive expansion. In this second period industrial growth mainly consisted of production for the domestic market, stimulated by tariffs and a range of other import-substituting policies.⁶³ Much of this new industry consisted of labour-intensive, light consumer manufacturing and was highly concentrated in or around Greater Buenos Aires.⁶⁴ The equally rapid expansion of the service sector was largely attributable to a three-fold increase in public employment.⁶⁵

Although employment in both services and manufacturing continued to grow quickly after the mid 1950s, this belied important changes in the pattern of industrialisation. New policies began to emphasise high-technology, capital-intensive activities and afforded a greater role to foreign firms and investment.⁶⁶ Thus, whereas manufacturing output rose by 123 per cent between 1950 and 1969,⁶⁷ employment in the sector only increased by 32 per

⁶³British Government, Department of Overseas Trade Report on economic and commercial conditions in the Argentine Republic, June 1939, pp.109-115; C.Diaz-Alejandro Essays on the economic history of the Argentine Republic, New Haven (1970), pp.106-26 and P.Lewis The crisis of Argentine capitalism, London (1990), pp.79-98 and 184-88.

⁶⁴R.Walter "The socioeconomic growth...", p.95. More detail about the composition of industrial growth around GBA is available in Provincia de Buenos Aires, Ministerio de Hacienda, Economía y Previsión Buenos Aires en cifras, La Plata (1947), pp.67-82.

⁶⁵CEPAL Análisis y..., p.39. A large part of this was accounted for by the expansion of social welfare agencies (see chapter three).

⁶⁶L.Alschuler "Argentina: from egalitarian stagnation to authoritarian growth" in L. Alschuler, ed Multinationals and maldevelopment, London (1987), pp.46-63.

⁶⁷ECLA Statistical bulletin for Latin America, volume 8, Santiago (1969), pp.141-2.

cent, 1946 to 1973.⁶⁸ Limited opportunities for industrial employment and acute cyclical recessions partly explain the persistence of a small but significant urban informal sector (UIS) (see Table II:8).

Table II:8 Proportion of total urban employment in the urban informal sector (UIS), 1950-1992 (%).

	Urban Informal Sector	Domestic Service	Other
1950	13.2	7.9	78.9
1960	11.3	7.0	81.7
1970	11.6	7.5	80.9
1980	20.4	6.0	73.6
1985	22.9	6.5	70.6
1990	24.7	7.9	67.4
1992	25.9	7.8	66.3

Note: 1950-70 = share of urban employment, 1980-1992 = share non-agricultural employment.

Sources: PREALC Newsletter number 32, Santiago (1993), p.4; PREALC Mercado de trabajo en cifras, 1950-1980, Santiago (1982), p.34.

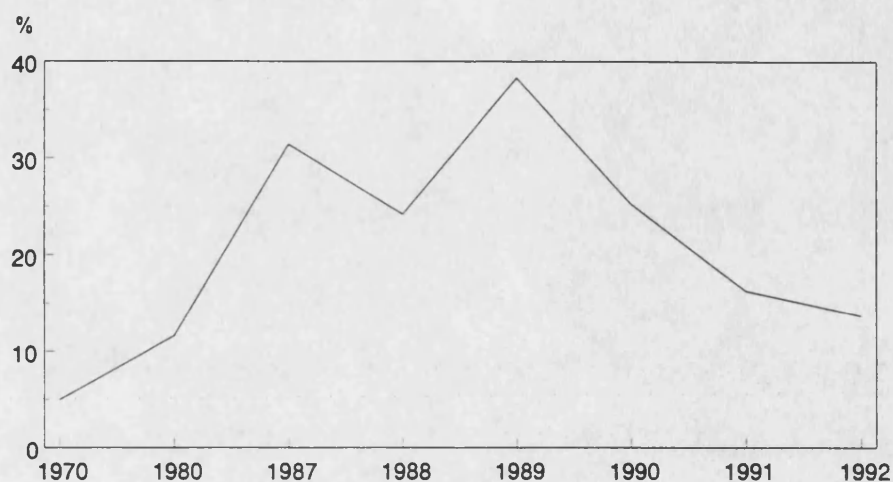
A combination of economic bottlenecks and political unrest caused Argentine industrial growth to falter by the late 1960s.⁶⁹ As a result of deepening crises and, at times, *perverse* policies the sector declined in both relative and absolute terms during the 1970s and 1980s.⁷⁰ Between 1960 and 1980, its share

⁶⁸S.Torrado Estructura social..., p.217.

⁶⁹R.Mallon and J.Sourrouille Economic policy making in a conflict society: the Argentine case, Cambridge Mass. (1975), pp.29-34.

⁷⁰W.Smith "Reflections on the political economy of authoritarian rule and capitalist reorganisations in contemporary Argentina" in P. O'Brien and P. Cammack, eds

Figure II:7 Households below the poverty line in Greater Buenos Aires, 1970-1992.



Sources: INDEC Evolución reciente de la pobreza en el Gran Buenos Aires 1988-1992, Buenos Aires 1993, p.10; A. Minujim and P. Vinocur "Quiénes son los pobres del Gran Buenos Aires?" Comercio Exterior, Mexico 1992, p.398; O. Altimir and J. Sourrouille Measuring levels of living in Latin America: an overview of the main problems, Washington 1980, p.42.

of total urban employment dropped from 20.2 to 14.6 per cent.⁷¹ Since this fall was not off-set by substantial rises in formal employment either in agriculture or services, it encouraged the expansion of the UIS (Table II:8⁷²), as well as unemployment and underemployment.⁷³ These changes in the configuration of the national and local labour markets meant that a high proportion of those who had reached old age by the 1990s would have worked in a variety of activities, both formal and informal. The effects of this are considered in chapter five.

Faltering economic growth, deindustrialisation and the expansion of informal activities all contributed to significant increases in urban poverty from the early 1980s. As shown in Figure II:7, in 1970 (the first year for which data is available) 5 per cent of urban households were identified as below the national poverty line. This proportion increased sharply to 11.6 per cent of Greater Buenos Aires in 1980 and 38.3 per cent in the recession of 1989, but subsequently fell as the economy recovered. Several studies have indicated that the bulk of Argentina's "new poor" was accounted for by households of middle class origin, whereas there was little change in the number of

Generals in retreat, Manchester (1985), pp.67-70.

⁷¹S.Torrado Estructura social..., p.207.

⁷²A similar trend is observable for Greater Buenos Aires where informal employment rose from 39.0 to 47.2 per cent of the total between 1974 and 1988. A.Orsatti "Informalidad y estructura productiva en Argentina" in J.Schatan, D.Paas and A.Orsatti, eds El sector informal en América Latina: una selección de perspectivas analíticas, Mexico (1991), p.173.

⁷³R.Cortes "El empleo urbano argentino en los '80" in E. Bustelo and E. Isuani, eds Mucho, poquito o nada. Crisis y alternativas de política social en los '90, Buenos Aires (1990), pp. 223-54.

Table II:9 Age and poverty among household heads in Greater Buenos Aires, 1980-1987.

Age/status		Under 60	Over 60
Not poor	1980	66.9	33.1
	1987	66.4	33.6
Below poverty line	1980	68.7	31.3
	1987	71.0	29.0
Lacking basic needs ⁷⁴	1980	89.5	10.5
	1987	84.8	15.2
Both	1980	90.9	9.1
	1987	91.1	8.9

Source: A. Minujim and P. Vinocur "Quiénes son los pobres del Gran Buenos Aires" Comercio Exterior, (1992), p.398.

those experiencing extreme, structural poverty.⁷⁵ Thus, it may be the case that these recent trends were less significant for residents of shanty towns than for other sections of the population. Also, it is interesting that the proportion of elderly below the poverty line, whilst substantial, was slightly less than that of other age groups (see Table II:9), suggesting that they were relatively succesful in obtaining income. Subsequent chapters examine the sources of financial support available to the elderly and ascertain whether the relative economic security of the group as a whole was reflected in the conditions of those living in shanty towns.

⁷⁴This includes a range of indicators such as nutrition, quality of accomodation and access to basic education and healthcare (INDEC La pobreza en la Argentina, Buenos Aires (1984), pp.9-17 contains a detailed explanation of these).

⁷⁵The most thorough of these studies is A.Minujim "En la rodada" in A.Minujim, ed Cuesta abajo. Los nuevos pobres: efectos de la crisis en la sociedad argentina, Buenos Aires (1992).

5) The growth of and socio-economic conditions in shanty towns within Greater Buenos Aires.

Despite the existence of a large body of literature concerning the evolution of Third World shanty towns, there is no generally-accepted definition of what constitutes such a settlement. Most studies list a number of "typical characteristics", including poverty, a population composed of recent migrants and a predominance of self-built housing.⁷⁶ Argentine writers provide a rather different focus, emphasising illegality of tenure and give less attention to the presence of recent rural arrivals.⁷⁷ These different emphases may reflect differences in the form and origin of shanty towns between Greater Buenos Aires and other Third World cities. Thus, one of the concerns of this section is whether Greater Buenos Aires constitutes an unusual or even unique case and, by extension, whether the general literature is of relevance to the thesis.

Problems of definition partly result from the heterogeneity of shanty towns and the cities in which they are located. As such,

⁷⁶A.Gilbert and J.Gulger Cities, poverty and development. Urbanization in the third world, Oxford (1982), pp.87-88 and P.Lloyd Slums of hope? London (1979), p.39.

⁷⁷For example, A.Ziccardi in Políticas de viviendas y movimientos urbanos: el caso de Buenos Aires, Buenos Aires (1977) defines shanties (known locally as villas de emergencia or villas de miseria) as: "An urban enclave of poverty...formed by the peculiar conditions of a group of individuals or families, including precarious housing, a general lack of collective services and illegal tenure, and located within clearly identifiable geographical limits beyond which are found adequate housing, services and legal tenure." J.Imaz Los hundidos: Evaluación de la población marginal, Buenos Aires (1974), p.83 uses similar criteria.

more attention has been paid to categorising different types of shanty. One commonly-used distinction is that of "slums of hope" or self-help housing and "slums of despair". According to the general literature, the former enable migrants to adapt to urban life and are either up-graded over time or provide a temporary staging post to improved accommodation elsewhere in the city.⁷⁸ Conversely, the latter largely comprise of downwardly-mobile "dregs and drop-outs".

The presence of shanty towns in Third World cities can be explained in a number of ways. Radical writers argue that the urban informal sector and informal housing markets are a direct result of the cheap labour needs of the dominant capitalist sector.⁷⁹ Others stress the failure of markets and the state to provide for housing needs following sudden surges in rural migration.⁸⁰ It is important to assess the relevance of these, or other, explanations for the presence of shanties in GBA since they influence the economic conditions of their residents.

Table II:10 summarises available data for the growth of shanties in Greater Buenos Aires. This data is both patchy and often contradictory. It is generally accepted by academics that

⁷⁸W.Mangin "Latin American squatter settlements: a problem and a solution" Latin American Research Review, (1967) and P.Ward "The squatter settlement as slum or housing solution: the evidence from Mexico City" Land Economics, (1976) are good examples of this approach.

⁷⁹A.Portes and M.Johns "Class structure and spatial polarisation: an assesment of urban trends in the Third World" Tijdschrift voor Economische en Sociale Geografie, (1986).

⁸⁰H.de Soto El otro sendero, Buenos Aires (1992), pp.7-10 and A.Gilbert In search of a home. Rental and shared housing in Latin America, London (1993), pp.24-37.

Table II:10 The shanty town population of Greater Buenos Aires, 1947-1991.

Year	Source	Capital	Rest GBA	Number of shanties	% total GBA
1947	NC	0	0	0	0
1956	CNV	33,920	78,430	21	-
1958	SAS	35,420	-	21	-
1959	MCBA	44,250	-	30	-
1960	NC	22,700	72,000	no data	1.4
1962	FP	50,000	-	32	-
1963	MCBA	42,462	-	33	-
1966	MBS	91,301	-	33	-
1967	MBS	102,143	-	33	-
1967	PEVE	80,000	200,000	-	-
1967	CONADE	100,000	260,000	-	-
1968	CMV	102,534	500,000	34	-
1968	MBS	-	423,900	-	-
1970	CONADE	106,776	344,589	23	-
1970	J.Imaz	127,815	265,179	-	4.7
1970	NC	109,651	-	27	-
1975	CMV	179,322	-	25	-
1976	CMV	224,885	-	-	-
1978	CMV	115,236	-	-	-
1979	CMV	51,845	-	-	-
1980	CMV	40,533	-	24	-
1981	PBA	-	290,072	-	-
1983	CMV*	12,593	-	-	-
1991	CMV	50,945	-	19	-

Key: NC=National Census

CNV=Comisión Nacional de la Vivienda.

SAS=Secretaría de Asistencia Social.

MCBA=Municipalidad de la Ciudad de Buenos Aires.

FP=Federal Police

MBS=Ministerio de Bienestar Social.

PEVE=Plan de erradicación de villas de emergencia.

CONADE=Consejo Nacional de Desarrollo.

PBA=Provincia de Buenos Aires.

CMV=Comisión Municipal de la Vivienda.

[continued overleaf]

* O.Yujnovsky suggests that this figure substantially underestimates the true size of the city's shanty population.⁸¹

Sources: M.Bellardi and A.De Paula Villas miseria: origen, erradicación y respuestas populares, Buenos Aires (1986), pp.19, 50 and 51; (Comisión Municipal de la Vivienda (CMV) Censo de villas de emergencia, Buenos Aires (1992), pp.3 and 4, O.Yujnovsky Claves políticas..., p.354.

villas, in the modern sense of the term, already existed in the city during the 1940s.⁸² Likewise, there is no evidence that the shanty population of the provincial section of the city more than doubled between 1967 and 1968, as indicated. These inconsistencies partly result from differing methodologies and definitions of what constitutes a villa. In some cases, they also reflect the particular political objectives of the organisations responsible for the surveys.⁸³ Whatever the reasons, it is evident that survey data alone cannot provide a clear account of shanty growth, making it necessary to include data from other sources, such as personal testimonies and non-official documents.

The data in Table II:10 also suggests that the proportion of the total population of Greater Buenos Aires living in shanties was relatively slight in relation to most other Latin American cities. By 1970 this had reached only 4.7 per cent, compared to

⁸¹O.Yujnovsky Claves políticas del problema habitacional argentino, 1955-1981, Buenos Aires, (1984), p.359.

⁸²For example, J.Scobie Buenos Aires, plaza to suburb, 1870-1910, Oxford (1974), pp.180-81.

⁸³As shown in Table II:5, the 1981 figure has been strongly disputed. This probably resulted from a desire on the part of the MBS to play down the significance of villas. It is feasible that the sudden jump in the Capital's villa population between 1970 and 1976 was partly an official exaggeration to gain support for eradication proposals.

47 per cent in Mexico City and 59 per cent in Bogota.⁸⁴ This again indicates that the causes and socio-economic composition of shanties in GBA may have been different from those elsewhere in the continent.

As mentioned earlier, Greater Buenos Aires experienced rapid population growth from the mid nineteenth century. This was in large part due to high levels of migration; initially from Europe, later from the interior. The city's growth preceded both the accelerated expansion of most other Latin American cities and the appearance (at least according to survey data) of its own shanty towns. It is, therefore, important to consider to what extent Greater Buenos Aires was able to cope with the housing required for such large numbers of migrants from the late nineteenth century and what may have prompted the appearance of shanties from the 1940s.

Table II:11 The conventillo population of the Federal Capital, 1880-1913.

Year	Conventillo population (CP)	CP as % of total population
1880	51,900	20
1883	64,200	19
1887	116,200	26
1890	103,600	19
1904	138,200	14
1919	148,393	9

Sources: C.Sargent Greater Buenos Aires, 1870-1930, Arizona, 1974, p.33; J.Imaz Los hundidos: evaluación de la población marginal, Buenos Aires, 1974, p.74.

⁸⁴A.Gilbert In search..., pp.22 and 119.

During the late nineteenth and early twentieth century Greater Buenos Aires did indeed suffer from a chronic housing shortage.⁸⁵ Rather than leading to the expansion of shanties, the most frequent result was severe over-crowding in grim inner city hostels known locally as conventillos.⁸⁶ Table II:11 charts the growth of the conventillo population during this period. It shows that the numbers housed in these squalid conditions were far higher than the number recorded in Table II:10 as living in villas by the 1950s.

The spread and persistence of conventillos were blamed on a combination of market failure and inadequate state intervention. Alejandro Bunge, the most prominent Argentine economist of the day, identified four key problems: the high wages paid construction workers, technical backwardness, a shortage of open spaces near the city centre and inappropriate municipal regulations.⁸⁷ Government agencies did little to hide their lack of concern with these issues. According to the Municipality of the City of Buenos Aires:

..we do not know whether it is more charitable to rent it [workers' housing] out cheaply or to give it away...We should leave this to those people who are experienced in charity work, who do nothing else and give up their spare time for it. Let them do it in their own way and let us

⁸⁵Between 1869 and 1914 the population of the Federal Capital rose by 132 per cent, compared to an increase of only 61 per cent in the number of residential buildings. See F.Korn and L.de la Torre "Housing in Buenos Aires, 1887-1914" in D.Platt, ed Social welfare, 1850-1950, Argentina, Australia and Canada compared, London (1989), p.89.

⁸⁶For good accounts of conditions in the conventillos see J.Mafud La clase obrera argentina, Buenos Aires (1988), pp.177-85 or J.Scobie Buenos Aires..., pp.148-55.

⁸⁷A.Bunge "La carestía de la vivienda" Revista de Economía Argentina, Buenos Aires (1920), pp.389-401.

trust that they do it well.⁸⁸

Despite these problems, the proportion (but not absolute number) of the population living in conventillos had begun to decrease from the 1890s, as residents bought up plots of land in less central parts of the city. Several factors may have accounted for this, including improvements in the public transport system, rising real wages (between 1905 and 1912), easier access to credit and an increasing demand for family housing.⁸⁹ Thus, it could be argued that conventillos performed a similar function to that of "slums of hope".⁹⁰

The conventillos did not account for all the sub-standard or precarious housing in Buenos Aires at the start of the century. Scobie claims that the majority of the remaining population in the central city lived in similarly over-crowded and unhygienic conditions.⁹¹ Moreover he makes reference to a number of settlements of "temporary shacks" located alongside rubbish dumps and swampy areas.⁹² Similar settlements would temporarily appear in more central parts of the city at times of economic

⁸⁸A.Ballent "La iglesia y la vivienda popular: la 'Gran Colecta nacional' de 1919" in D.Armus, ed Mundo urbano y cultura popular. Estudios de historia social argentina, Buenos Aires (1990), p.216 endnote 26. For similar reports see L.Gutierrez and J.Suriano "Workers' housing and living conditions in Buenos Aires, 1880-1930" in J.Adelman, ed Essays in Argentine labour history 1870-1930, London (1992), pp.45-50.

⁸⁹J.Mafud La clase..., pp.196-98 and C.Sargent Greater Buenos..., pp.29-31.

⁹⁰This interpretation is echoed in F.Korn and L.de la Torre "Housing in Buenos Aires...", p.94.

⁹¹J.Scobie Buenos Aires..., pp.146-47.

⁹²ibid. pp.180-81.

downturn.⁹³ Unfortunately, there is little data for the total number which these housed or whether they were occupying the land illegally (although this was probable). A survey of the Federal Capital conducted in 1936 found that over 10 per cent of homes were largely built of wood or metal and that 38 per cent were without running water.⁹⁴ Thus, the "emergence" of villas in surveys from the 1950s may have simply constituted a new manifestation of an old problem or even the overdue recognition of a long-established phenomenon.

Most historical accounts link the appearance of villas to rural migration fueled by the rapid expansion of industrial employment in Greater Buenos Aires from the 1940s.⁹⁵ This is evidenced by the positioning of many post-war villas alongside factories⁹⁶. A survey of shanty towns conducted by the Comisión Nacional de

⁹³A.Rojo in Las villas de emergencia, Buenos Aires (1976), p.34 refers to the appearance of "Villa Desocupación" alongside the old port area during the economic recession at the time of the First World War. E.Pastrana in "Historia de una villa miseria de la ciudad de Buenos Aires (1948-1973)" Revista Interamericana de Planificación, Mexico (1980), p.126 mentions that the villa reappeared during the downturn of the early 1930s, although a more permanent villa did not develop on this site until 1948.

⁹⁴Argentine Republic, Departamento Nacional de Trabajo Condiciones de vida de la familia obrera, Buenos Aires (1937), pp.65 and 68. The absence of more detailed information may have resulted from the disinterest taken by government agencies at this time. A 1932 report by the Comisión de Estética Edilicia claimed that: "Poor peoples' homes do not contain many luxuries, but this should not prevent their occupants from living there as happily as rich people do in their luxurious mansions, so long as they are virtuous and hard-working." (A.Rojo Las villas..., p.42).

⁹⁵For example, M.Bellardi and A.de Paula Villas miseria: origen, erradicación y respuestas populares, Buenos Aires (1986), pp.10-12.

⁹⁶Comisión Nacional de la Vivienda (CNV) Plan de emergencia, Buenos Aires (1956), p.42. Also see chapter four.

Table II:12: Industrial employment in Greater Buenos Aires, 1935-1984.

Year	GBA	Capital	Provincial Section
1935	307,818	244,231	63,587
1946	628,616	437,249	191,367
1954	700,414	406,922	293,492
1964	726,439	356,944	369,495
1973	748,607	304,476	444,131
1984	666,074	230,376	435,698

Sources: R.Walter "The socioeconomic growth of Buenos Aires in the twentieth century" in S.Ross and T.McGann, eds Buenos Aires: 400 years, Austin (1982), p.95; Consejo Federal de Inversiones Las transformaciones socioeconómicas del area metropolitana. Reconversión industrial y empleo: 1960-1987, anexo estadístico, Buenos Aires (1987), p.14.

la Vivienda (CNV) in 1959 found that 76 per cent of adults were blue-collar workers and that the majority of these lived less than two kilometres from their workplaces.⁹⁷ However, as Table II:12 shows, the rapid growth of industrial employment in GBA during the 1935 to 1954 period was followed by ten years of relative stagnation. Rather than the total amount, it was the changing distribution of industry within the city which prompted the foundation of these villas. Growth was greatest in the provincial section of GBA; indeed, industrial employment in the Capital had gone into decline by the late 1940s. Even within this district there was a pronounced shift of industrial

⁹⁷CNV Plan de emergencia, p.47.

employment to more peripheral areas.⁹⁸ Thus, whilst the dockers and factory hands of the inner city had been forced to find accommodation in conventillos, the relative abundance of open spaces in out-lying areas allowed more dispersed, informal settlement to take place.

Not all villas can be explained by the relocation of industrial employment: a number were established under unique circumstances. Likewise, not all were peopled by rural migrants working in factories. One important exception was Barrio Retiro, in the heart of the Federal Capital, which initially functioned as a reception centre for both overseas and native migrants and continued to expand due to employment opportunities in the central business district.⁹⁹ Another shanty, Villa Cartón, was the direct, if unintentional, result of a government initiative to provide temporary accommodation.¹⁰⁰

According to official surveys, villas also varied in terms of their "progressiveness". The CNV took pains to distinguish between those located alongside factories where "a handful of morally healthy individuals are striving to improve their present conditions"¹⁰¹ and other villas which were considered "permanent foci of disease and moral degradation, whose

⁹⁸R.Walter "The socioeconomic growth...", p.96.

⁹⁹E.Pastrana "Historia de una villa..", pp.126-9.

¹⁰⁰A.Rojos Las villas..., p.44. The CMV Censo de villas.. (no page numbers) refers to a number of similar examples. Despite government involvement conditions were generally no better than in other villas.

¹⁰¹CNV Plan de emergencia, p.40.

inhabitants urgently require social readaptation".¹⁰² The CNV identified Villa Cartón as one of the worst slums of despair, concluding that it was "a graphic example of how not to go about removing unhealthy slums".¹⁰³

Table II:13 Gross product of the Argentine public and private construction sectors, 1900-1969 (millions of 1960 pesos).

	Private sector	Public sector
1900-1909	572.89	291.02
1910-1919	558.66	308.96
1920-1929	810.29	379.72
1930-1939	704.73	641.57
1940-1949	1,320.20	731.47
1950-1959	2,039.28	1,218.72
1960-1969	2,277.25	1,862.57

Sources: calculated from O.Yujnovsky Claves políticas..., pp.390-91; Argentine Republic, Secretaría de Estado de Vivienda Inversión en vivienda: participación del sector público, Buenos Aires (1969), p.20.

To what extent was the appearance of villas the result of market failure? In its 1959 report, the CNV echoed Bunge's earlier criticisms of the private construction sector, identifying a shortage of skilled masons and general technical backwardness.¹⁰⁴ Although data for the output of private construction in GBA are not available, Table II:13 shows that, for the country as a whole, output for the 1940s onwards far

¹⁰²ibid. p.39. The strong, moralistic language of the report reflected the origins of the CNV, which was established during a period military rule a year after the unseating of Perón in 1955.

¹⁰³ibid. p.41.

¹⁰⁴ibid. p.44.

exceeded that of previous decades. As such, the post-war expansion of villas was not the result of a struggling private sector. However, the proportion of total construction for residential usage experienced a substantial decline. As a result, the share of GDP spent on housing fell from an annual average of 5.3 per cent, 1950 to 1958 to an average of 3.4 per cent, 1959 to 1968.¹⁰⁵ Whether newly-built housing was affordable for low income families is another matter. Between 1940 and 1970 house prices in the Federal Capital more than doubled in real terms¹⁰⁶, whilst real wages only rose by 67 per cent.¹⁰⁷

Despite increasing rhetoric and the creation of several agencies, the state did little to alter the priorities of the private construction sector or to increase the stock of cheap public housing. Between 1915 and 1943 the government agency charged with providing such housing was only able to construct 977 units.¹⁰⁸ Whilst public housing programmes were expanded in subsequent decades, the private sector still accounted for over 80 per cent of house building in the 1960s.¹⁰⁹ The CNV report

¹⁰⁵Argentine Republic, Secretaría de Estado de Vivienda Inversión en vivienda: participación del sector público, Buenos Aires (1969), p.8.

¹⁰⁶O.Yujnovsky Claves políticas..., p.311.

¹⁰⁷S.Torrado Estructura social..., pp.265-6.

¹⁰⁸O.Yujnovsky Claves políticas del problema habitacional argentino, 1955/1981, Buenos Aires, 1984, p.74.

¹⁰⁹Argentine Republic Inversión en vivienda..., p.20. Also see C.Tobar "The Argentine national plan for erradicating villas de emergencia" in G.Geisse and J.Trueblood, eds Latin American urban research. Volume 2. Regional and urban development policies: a Latin American perspective, London (1972), pp.221-23.

noted that government agencies did little to facilitate the access of poor families to housing credits or to reduce bureaucratic red tape. It also blamed inadequate regional and local planning controls for encouraging disorderly patterns of settlement.¹¹⁰

Thus, increases in the size and number of villas resulted from a combination of factors. These included changing patterns of migration and industrial employment, the priorities of the private sector and ineffectual government action. As mentioned earlier, by the 1960s migration from Europe had been superseded by flows from neighbouring countries, whose high fertility partly accounted for a subsequent acceleration in villa growth (see Table II:10).

As the "progressive" villas became more established, their inhabitants became increasingly well-organised. A wide variety of local associations developed, including sports clubs, neighbourhood councils (junta vecinales), political groups and religious activities.¹¹¹ These often sought to up-grade local services or to obtain government guarantees that residents would not be evicted. In 1958 the first body representing the interests of villas in the city as a whole, La Federación de Villas y Barrios de Emergencia, was established.¹¹² However,

¹¹⁰CNV Plan de emergencia..., pp.44-5.

¹¹¹P.Davolos, M.Jabbaz, and E.Molina Movimiento villero y estado (1966-1976), Buenos Aires 1987, pp.21-22 and O.Grillo and M.Lacarrieu "Actores sociales de la descentralización política administrativa. Estudio de la red vecinalista de Barracas" Medio Ambiente y Urbanización, Buenos Aires (1989), p.41.

¹¹²P.Davalos et al Movimiento villero..., p.21.

there are indications that these community organisations were often ephemeral and poorly coordinated, reflecting the political or religious agendas of outside actors rather than the interests of the villas. Ethnic divisions may also have led to the fragmentation of these initiatives. As such, their impact on conditions within the villas was generally limited.¹¹³

As Table II:10 indicates, the distribution of villa residents (known as villeros) within GBA changed dramatically during the 1970s. The villa population of the Capital virtually disappeared, whilst that of the Province continued to expand. To a certain extent, this reflected changing economic conditions. However, as will be seen, new policies directed towards villas in the Capital had a dramatic impact.

By the 1950s it was becoming clear that shanty towns were no longer a short-term response to economic cycles or sudden surges in population growth. Thus, it became necessary for the state to develop a more considered policy towards them. Alternatives ranged from outright eradication to the provision of full services and granting villeros property rights. Both these extremes would have entailed considerable expenditure; either to provide new accommodation for those displaced or to install infrastructure. In addition, both carried the political risk of alienating either villeros or those parts of the city where they

¹¹³For example, P.Davolos et al Movimiento villero..., p.24 note that resistance to state eradication projects in the late 1960s was generally ineffective.

were to be relocated.¹¹⁴ As will be seen, these dilemmas, along with frequent regime changes, explain why, through the 1950s and 1960s, there was so much inconsistency in state policy towards villas.

The first formal eradication plan was put forward by the newly-formed CNV in 1956 during a period of military rule.¹¹⁵ Strong opposition from villero organisations helped to persuade the subsequent civilian government of 1958 to 1962 that eradication would be a drastic and potentially unpopular measure and so the plans were shelved. An alternative proposal to build large numbers of temporary metal huts, known locally as medio caños (half pipes) was adopted. However, once it was realized that the "medio caños" were highly impractical and less preferable to living in villas, the plan was quickly abandoned.¹¹⁶ Following military intervention and another change of government, a fresh series of eradication plans were drawn up and, for the first time, implemented.

Between 1966 and 1970 the first eradications of villas in the Capital took place, with the destruction of 11 settlements, containing 15,176 people.¹¹⁷ A number of erradications also took

¹¹⁴This problem was echoed by widespread resistance to eradication plans in the 1990s (for example, see "El traslado de la villa quedó en la congeladora" Página 12, Buenos Aires, 16.2.94).

¹¹⁵CNV Plan de emergencia..., pp.48-72.

¹¹⁶O.Yujnovsky Claves políticas..., p.118.

¹¹⁷CNV Censo de las villas... (no page numbers). The original justification for the plan was a severe flood which affected villas in the Province of Buenos Aires (see C.Tobar "The Argentine national plan..", p.223. However, the plan (which

place in the Province but no data are available for the numbers affected.¹¹⁸ The eradications were coupled with a new programme to build large numbers of low cost housing units in peripheral districts and to provide mortgage subsidies. These were funded by the surpluses of social insurance funds and were supposed to meet the needs of those forced to leave the villas.¹¹⁹ However, funding for public housing only benefited a small proportion of displacees. Between 1968 and 1971 25,052 people were moved from villas in the Capital and Province to three temporary government camps known as núcleos de habitación transitorio (NHTs), located on the fringes of the city.¹²⁰ These camps were designed to provide temporary, basic accommodation until a more permanent solution could be afforded.¹²¹ There were, however, few signs that the authorities had learned from the mistakes of Villa Cartón. Conditions in the NHTs were described as being little better than in the original villas and shanty town organisations strongly resisted relocation.¹²² Moreover, it is claimed that government agencies applied some form of negative discrimination when selecting families for the NHTs:

had already been in preparation) was implemented with greatest rigour inside the Federal Capital.

¹¹⁸J.Imaz Los hundidos, p.90, mentions that some eradications also occurred in the Province, but there is no available data for the numbers involved.

¹¹⁹Ministerio de Bienestar Social Plan de erradicación de las villas de emergencia de la Capital Federal y del Gran Buenos Aires, Buenos Aires (1968), pp.35-40.

¹²⁰O.Yujnovsky Claves políticas..., p.166. It is unclear whether the public funding went to other groups or simply failed to materialise.

¹²¹ibid. pp.24-28.

¹²²P.Davolos et al, Movimiento villero... pp.23-24; O.Yujnovsky Claves políticas..., p.167.

The relocations took no account of preserving existing communities: rather they sought to break groups up, particularly local leaders. And those placed in the NHTs were people considered to be inferior: single women, alcoholics, the most socially marginalised.¹²³

The eradications prompted both an increase in the number of villa organisations and their politicisation. This also reflected a general upsurge in political tensions in the country at large from 1969.¹²⁴ Conflicts within villas between different political factions became more pronounced in the run-up to the presidential elections of 1973.¹²⁵ As villero organisations gained strength they were able to resist further attempts at eradication.¹²⁶

In 1976 a new military regime was installed and set in motion what it termed "The Process of National Reorganisation" (El Proceso). The new government advocated harsh and repressive policies aimed at demobilising Argentine society.¹²⁷ Villa organisations were brutally repressed and plans were drawn up for a new series of eradications. These differed from their predecessors in one crucial respect: they made virtually no provisions for re-housing those made homeless. The plans were implemented between 1977 and 1980 and led to the eviction of

¹²³M.Davalos Movimiento villero..., pp.23-24.

¹²⁴D.Rock Argentina, 1516 to 1982. From Spanish colonisation to the Falklands War, Berkeley (1985), pp.346-66.

¹²⁵E.Pastrana "Historia de una villa..." describes the struggle for supremacy between communist and peronist organisations in Barrio Retiro.

¹²⁶For example, E.Pastrana "Historia de una villa..." claims that in 1973 local organisations forced the postponement of plans to build a motorway through the neighbourhood.

¹²⁷W.Smith "Reflections on the political...", pp.48-50.

27,846 families from villas in the Capital. Of these, the vast majority were left to provide their own alternative accommodation,¹²⁸ and often simply moved to villas in the provincial section of the city.¹²⁹

Economic factors might have been expected to alter the pattern of villas in Greater Buenos Aires from the 1970s. As has been shown, industrial contraction, informalisation and increasing poverty were features of both the 1970s and 1980s. As such, the continued expansion of villas in the Province and their reappearance in the Capital after 1983 cannot be explained by formal employment opportunities. Rather than genuine "pull" factors, villa growth resulted from high fertility and continuing arrivals from regions where conditions were even worse.¹³⁰ A new, negative dynamic had taken over: to use the terminology of the general literature, more villas were becoming "slums of despair". Even as rural migrants continued to arrive, opportunities to "make good" and move out of the villas were being reduced.

The changing economic climate led to a marked worsening of conditions within villas during the 1970s and 1980s. A growing

¹²⁸M.Bellardi and A.De Paula Villas miseria..., p.53.

¹²⁹This led to complaints from one provincial minister that the Capital was simply off-loading its problems onto the surrounding districts (see M.Bellardi and A.De Paula Villas miseria..., p.44).

¹³⁰Provincia de Buenos Aires Censo socioeconómico de villas en emergencia, La Plata (1981) provides data on fertility and place of birth of villa residents. C.Fernández Pardo Economía y sociedad de la pobreza en las provincias argentinas, Buenos Aires (1984) shows that there were high provincial disparities in poverty levels in 1970.

proportion of residents had to resort to employment in the informal sector.¹³¹ The local organisations which reemerged from the repression of the Proceso years increasingly prioritised issues such as emergency food aid, rather than legality of tenure or political mobilisation.¹³² There was also a shift in government policy away from eradication towards up-grading villa infra-structure and mitigating the impact of the economic decline.¹³³

The nature of Argentina's urban expansion, notably the growth of the city of Buenos Aires, in the late nineteenth and early twentieth centuries was clearly very different to that which subsequently took place in Latin America as a whole. Housing conditions in Buenos Aires were more comparable to those in rapidly-industrialising European and North American cities.¹³⁴ However, whilst the housing problems of European cities were gradually reduced over time, those in GBA worsened. The emergence of shanties occurred in response to the expansion of industry in peripheral parts of the city, yet similar changes in

¹³¹Argentine Republic, Ministerio de Trabajo y Seguridad Social El empleo y condiciones de vida en las villas de emergencia del Gran Buenos Aires, Buenos Aires 1987, pp.18 to 20; E.Grassi "Donde viven los trabajadores? Condiciones de trabajo, reproducción y la cuestión de los prejuicios" in S.Hintze, E.Grassi and M.Grimberg Trabajos y condiciones de vida en sectores populares urbanos, Buenos Aires (1991), pp.60-68.

¹³²L.Golbert "La asistencia alimentaria: un nuevo problema para los Argentinos" in L.Golbert et al, eds La mano izquierda del estado. La asistencia social según los beneficiarios, Buenos Aires (1992), pp.62-64.

¹³³ibid. pp.43-46.

¹³⁴See P.Lawless and F.Brown Urban growth and change in Britain. An introduction, London (1986), pp.21-33 and C.Glaab The American city. A documentary history, Illinois (1963), pp.266-85.

industrial distribution occurred in European cities without the same results. It is difficult to pin down the underlying causes for these diverging experiences. Factors include sustained levels of population growth in GBA, low rates of economic expansion and weak responses to the need for cheap housing from both the public and private sectors.

The growth of villas inside the Federal Capital occurred whilst the total population remained almost static and industrial employment fell. However, the population of shanties in the Capital should not be characterised as the downwardly-mobile "drop-outs" of slums of despair. Early villeros included European immigrants, many of whom would not have required a period of acclimatisation to modern urban life-styles. There are indications that this group was able to move out of the villas relatively quickly.¹³⁵ A 1965 survey of Barrio Retiro, by then without Europeans, found that the majority of residents were employed on a full time basis and aspired to obtaining improved accommodation.¹³⁶ The large number of local organisations which emerged also testifies to the progressive spirit of Retiro's inhabitants.¹³⁷

Whilst some surveys of villas in Greater Buenos Aires distinguish between "good" and "bad" shanties, none provide

¹³⁵Most of the Italians who had originally founded Barrio de los Imigrantes, part of Barrio Retiro, in the 1940s had moved out by the late 1950s (E.Pastrana "Historia de una villa...", p.132).

¹³⁶P.Davolos et al, Movimiento villero..., p.19.

¹³⁷E.Pastrana "Historia de una villa...", p.132.

anything more than anecdotal descriptions to support their claims. Inevitably there must have been differences, but these do not appear to have conformed to a discernable pattern. Opportunities for economic improvement were more a reflection of time than place. During the period of relative prosperity up to the 1960s many were able to accumulate savings and purchase land outside the villas. From the 1970s this became increasingly difficult and it could be argued that all the city's shanties were by then becoming "slums of despair". However, the only clear examples of shanties containing concentrations of "social undesirables" were those created by the state itself: Villa Cartón and the NHTs. Chapter four provides a detailed case study of one such NHT, assessing whether these characterisations were accurate.

6) Ageing in shanty towns.

The origin and nature of villas influenced both the number of elderly living there and their economic condition. As they were largely populated by non-European migrants from the interior or neighbouring countries, fertility levels in shanties were generally higher than the national average.¹³⁸ Large numbers of children would have reduced the proportion of aged villeros. Also, several reports stress poor levels of hygiene and healthcare facilities in the shanties, which would have reduced

¹³⁸A 1981 survey in the Province found that 65 per cent of villeros were from the interior, Paraguay or Bolivia and that 32.8 per cent were aged under 10 years old (Argentine Republic, Ministerio de Trabajo y Seguridad Social El empleo y las condiciones..., pp.7-11).

life expectancy and hence the number of elderly.¹³⁹ The desire of many villeros to move to a more secure location once they had sufficient savings was also significant. In "successful" villas, newcomers would generally be younger than the upwardly-mobile villeros they replaced and only the least prosperous would remain until old age. The rapid increase in poverty in Greater Buenos Aires from the 1970s reduced the likelihood that residents could save enough to purchase a plot of land outside the villa and consequently promoted ageing. Thus, whilst the persistence of high fertility served to reduce the relative number of elderly villeros, reduced opportunities for escape had the opposite effect. Any overall change in the age structure of villas depended upon the relative importance of these two factors.

Table II:14 The proportion of over 60 year-olds in villas in the Province of Buenos Aires (PBA), 1981.

District	Total over 65	Over 65 as % of total
Total PBA	901,829	8.3
<u>Villas</u> in PBA	8,420	2.9
<u>Villas</u> in Lanús municipality	1,618	3.6
<u>Villas</u> in Lomas de Zamora municipality	765	2.7

Sources: Provincia de Buenos Aires Censo socioeconómico en villas de emergencia, La Plata (1981) (no page numbers); INDEC Censo nacional de población y vivienda, 1980, Buenos Aires (1981).

¹³⁹Argentine Republic El empleo y las condiciones..., pp.93-99 and 114-18.

Very little data exists for the age structures of shanty town populations in GBA, particularly for before the 1980s. The only general survey of villas which includes data on residents' ages was the 1981 census conducted in the provincial section of the city.¹⁴⁰ This found that villas in the Province contained a much lower proportion of elderly than did the Province as a whole (see Table II:14). Villas in the municipalities of Lanús and Lomas de Zamora contained respectively the highest and lowest proportions of elderly. Even in the case of Lanús the proportion was less than half that for the Province as a whole.

Table II:15 Housing and the elderly in selected school districts in the Federal Capital 1980 and 1991.

	Districts with most precarious housing (numbers)	% housing precarious*	% aged over 65
1991	District 5	9.17	14.22
	District 19	7.63	12.51
	District 21	12.12	9.34
1980	District 5	6.63	14.67
	District 19**	5.09	9.37
	District 20	5.72	13.56

* In the 1980 Census, these are termed "precarious", but in the 1991 Census this changes to "ranchitos o casillas" (cabins or huts).

@ This also includes district 21, as defined in the 1991 Census.

Sources: INDEC Censo nacional 1980..; INDEC Censo '91: censo nacional de población y vivienda 1991, Buenos Aires (1993).

Unfortunately, no comparable surveys have been conducted for shanties in the Federal Capital. As was shown earlier, this part

¹⁴⁰Provincia de Buenos Aires Censo socioeconómico...

of the city contains a higher proportion of elderly than more peripheral areas. Demographic data is, however, available at the level of individual school districts, of which there are twenty two in this area. Table II:15 shows that in those districts which contained the most precarious housing in 1980 and 1991 the proportion of elderly was much higher than for villas in the Province. However, these data are far from conclusive, since precarious housing never accounted for more than 12.12 per cent of accommodation in any district.

No data exists for changes in the age structure of villas over time. Consequently, it is impossible to say whether the changes in the principal dynamics of shanty town growth mentioned earlier had an impact on their age structure. Subsequent case study chapters will return to this issue, presenting data on individual villas.

7) Conclusion.

This chapter focuses on two separate problems: that of population ageing and that of shanty town development. It shows that, in both cases, the experiences of Greater Buenos are atypical for other Latin American cities. Population ageing came sooner than in other parts of the region and shanty towns did not begin to appear on a large scale until the city had already experienced several decades of rapid expansion. Both of these phenomena were linked to the arrival of large numbers of migrants from overseas, from other parts of the country and from neighbouring regions. These, in turn, reflected the general

course of economic development from the late nineteenth century: the "boom" of 1870 to 1930, gradual decline up to the late 1960s and more severe economic crises since.

Both ageing and the growth of shanties prompted a number of public policy responses. The chapter shows how attempts to clear away the shanty towns simply led to their relocating in other parts of the city and subsequent reappearance. Attempts to upgrade the shanties' services were equally unsuccessful. Public policy responses to the needs of an ageing population are considered separately in the next chapter.

A lack of data on population ageing in shanty towns prevents the chapter from looking at the two problems together. There are indications that shanty towns contained a smaller proportion of elderly than did other neighbourhoods, but no information about their relative socio-economic conditions is available. By using data gathered for individual villas, subsequent case studies are able to take a more integrated approach.

CHAPTER 3: THE INSTITUTIONAL FRAMEWORK OF ELDERLY INCOME MAINTENANCE IN GREATER BUENOS AIRES.

1) Introduction.

This chapter examines the responses of state and non-state institutions to the income needs of the elderly in Greater Buenos Aires. It begins by outlining general models and philosophies of state welfare intervention in Latin America. Following this, it traces the evolution of relevant state welfare programmes in Argentina since the late nineteenth century, focusing on their administrative organisation and the coverage they afford. This leads on to a detailed review of elderly welfare provision for GBA in the early 1990s. The chapter then turns to consider the evolution of non-state initiatives for the elderly. These include large-scale institutions -mutual aid societies, NGOs, overseas aid and private pension funds- as well as micro-level forms of informal institutional action -community, kinship and household strategies. The chapter concludes with an overview of the various forms of state and non-state activity, examining areas of overlap and complementarity and the protection they afford both insured and uninsured elderly.

2) State action.

This section begins by reviewing models of economic and social development which have been influential in Latin America during the twentieth century. Particular attention is paid to the role they prescribe for the state vis a vis the private and voluntary

sectors in the mitigation of poverty and the provision of social security. It then examines the state policy options applicable to this end and the extent to which these have been implemented in Greater Buenos Aires.

2a) Models of state intervention.

As mentioned in chapter one, the state may intervene to meet the welfare needs of groups such as the elderly either through insurance or assistance programmes. However, the degree to which these programmes are implemented and their institutional structures may vary considerably. In large part this reflects the influence of different development models which advocate varying levels of state intervention in the economy and welfare provision. Socialism represents one extreme in this debate. Whilst the only clear example of a Latin American country organised along these principles is that of Cuba since 1959, socialist ideas have had some influence throughout the continent at different periods.¹⁴¹ Socialists advocate that the private sector should be given no role in any part of the economy, including welfare provision. Socialists argue for universal public sector welfare coverage for all major contingencies, including old age.¹⁴² By 1980 Cuba had achieved complete

¹⁴¹For example, P.Drake Socialism and populism in Chile, 1932-52, London (1978), pp.214-67; E.Sader "Cuba no Brasil: influencias da revolução cubana na esquerda brasileira" in D.Filho et al, eds História do marxismo no Brasil. 1. O impacto das revoluções, Sao Paulo (1991), pp.157-84.

¹⁴²C.Mesa-Lago The economy of socialist Cuba, Albuquerque (1981), pp.194-5.

healthcare coverage and 93 per cent of the economically active population were included in pension programmes. However, critiques of Cuban development point out that advances made in welfare provision had been paralleled by failures to generate sustained economic growth.¹⁴³ This both increased the need for welfare expenditure and reduced the resources available for such programmes.

In most Latin American countries progress in social provision occurred under the aegis of non-socialist regimes. The most important early example of this was Uruguay, which, by the end of the First World War, had developed an extensive welfare state. This had been implemented by a progressive liberal regime as a practical means to establish social and political consensus and was not ideologically-motivated.¹⁴⁴ Nevertheless, the public sector was given the monopoly of pension administration, through the creation of the Banco de Seguros del Estado in 1911.¹⁴⁵

During the middle decades of the twentieth century other Latin American countries began to adopt similar welfare policies. These formed an integral part of new, non-liberal development strategies variously termed as "structuralist",

¹⁴³C.Mesa-Lago The economy..., pp.175-76.

¹⁴⁴J.Oddone "The formation of modern Uruguay, c.1870-1930" in L.Bethel, ed The Cambridge history of Latin America, volume V, Cambridge (1986), pp.464-70 and H.Finch Historia económica del Uruguay contemporáneo, Montevideo (1980), pp.16-21.

¹⁴⁵C.Mesa-Lago Social security in Latin America: pressure..., pp.72-4.

"developmentalist" and "populist".¹⁴⁶ These strategies advocated that the state play the dominant role in the economy but also permitted the private sector to participate within the confines of strict government controls. The relative importance of the private and public sectors varied considerably but the state was always theoretically assigned the leading role.¹⁴⁷ Welfare policies bore much resemblance to those advocated by socialists, such as universal public pensions. However, no structuralist regime was able to achieve these welfare goals.¹⁴⁸ Failure may have reflected resistance from the private sector, the mismanagement of funds or a lack of genuine political will, as the specific case of Argentina, examined below, will indicate.¹⁴⁹

By contrast, liberal and neo-liberal models for development stress that the public sector is intrinsically less efficient than the free market and so state participation in all areas of the economy should be kept to a minimum. This includes the field

¹⁴⁶M.Conniff "Introduction: towards a comparative definition of populism" in M.Conniff, ed Latin American populism in comparative perspective, Albuquerque (1982), pp.3-30 and K.Sikkink Ideas and institutions. Developmentalism in Brazil and Argentina, New York (1991), pp.31-41 provide detailed analysis of these concepts.

¹⁴⁷C.Véliz The centrist tradition in Latin America, Princeton 1980, pp.156-60, 186-90; R.Sikkink Ideas and institutions..., pp.31-2 and 37.

¹⁴⁸C.Mesa-Lago "Comparative study of the development of social security in Latin America" International Social Security Review, (1986).

¹⁴⁹S.Draibe "An overview of social development in Brazil" CEPAL Review, December 1989, pp.47-60; J.Arellano Políticas sociales y desarrollo en Chile: 1924-84, Santiago (1985), pp.71-97.

of welfare, where provision should be limited to those in extreme need, leaving the rest to the "trickle-down" of wealth resulting from economic growth.¹⁵⁰ At the same time, liberals advocate direct intervention by the private and voluntary sectors in the provision of welfare. Neo-liberals, in particular, emphasise the benefits of private initiatives in welfare, both for the individual and the economy at large.

The frequent failure of (neo-)liberal policies to generate sustained economic growth or recovery in the 1970s and 1980s and their detrimental effect on welfare in many countries prompted a search for a less radical development model: the neo-structuralist approach.¹⁵¹ This comprises a synthesis of statist and liberal views, arguing that the state's role should neither be minimised nor held above the private sector.¹⁵² Most neo-structuralists identify welfare provision as one of the key areas for state intervention, although this should be combined with the efforts of the private and, in particular, voluntary sectors.¹⁵³

¹⁵⁰S.Bitár "Neo-liberalism versus neo-structuralism in Latin America", CEPAL Review (1988), pp.45-62.

¹⁵¹C.Anglade and C.Fortin "Accumulation, adjustment and autonomy of the state in Latin America." in C.Anglade and C.Fortin, eds The state and capital accumulation in Latin America, volume 2, London (1990) pp.264-70 contains a detailed analysis of such policies and J.Roddick The dance of the millions: Latin America and the debt crisis, Birmingham (1988), p.98 examines their impact on welfare programmes.

¹⁵²D.Félix "Privatising and rolling back the Latin American state" CEPAL Review, (1992), pp.31-46 is a good example of this argument.

¹⁵³See O.Rosales "An assessment of the structuralist paradigm for Latin American development and the prospects for its renovation" CEPAL Review (1988), pp.19-36.

According to the Economic Commission for Latin America and the Caribbean (ECLAC):

..greater equity can be promoted through the development of a broad range of participatory organisations and movements which are controlled by their members and directed towards fostering mutual aid and reciprocity and helping the most underprivileged groups to make their needs known to the administrative agencies of the state in a more effective manner.¹⁵⁴

The dividing line between neo-liberalism and neo-structuralism is much less clear than it was between their respective predecessors, often reflecting differences in emphasis rather than basic content.¹⁵⁵ Thus, it is not easy to label the welfare policies of many Latin American countries during the 1980s and 1990s as either one or the other. This is considered in greater detail below with reference to Argentina.

2b) The evolution of social security in Argentina.

Argentine social and economic policy in the late nineteenth and early twentieth centuries is generally considered to have been predominantly liberal. Nevertheless, this period saw the appearance of several occupation-specific social insurance programmes (among the first in the world) and increasing state involvement in assistance projects. By 1915 all public employees, including state railway and bank workers had been enrolled in public pension schemes. These were obligatory and replaced pre-

¹⁵⁴ECLAC Changing production patterns with social equity, Santiago (1990), p.81.

¹⁵⁵S.Bitár "Neo-liberalism versus..", pp.45-62.

existing private funds.¹⁵⁶ The apparent paradox between liberal policies and the expansion of pension funds has been explained in a number of ways. Ross claims that the most powerful labour unions were able to impose their demands on the state.¹⁵⁷ Conversely, Isuani argues that the state itself took the initiative and sought to co-opt sections of the labour movement.¹⁵⁸

Social assistance funding was provided primarily by the Ministerio de Asuntos Exteriores y Culto (MAEC). Aid was channelled through a number of organisations which, whilst originating in the voluntary sector, developed increasingly close ties with the national government. According to Ross:

The Sociedad de Beneficencia, despite its appearance as the major private charity organisation, was a semi-state body which received somewhere between 81 and 92 per cent of its funding between 1894 and 1903 from government grants.¹⁵⁹

In 1908 this state of affairs was recognised by law, which placed the Sociedad formally within the jurisdiction of the MAEC.¹⁶⁰ Lacking adequate financing from non-government sources, voluntary

¹⁵⁶C.Lewis "Social insurance..", pp.177-78.

¹⁵⁷P.Ross Policy formation and implementation of social welfare in Peronist Argentina, PHD thesis, University of New South Wales (1989), p.19.

¹⁵⁸E.Isuani "Los orígenes" in J.Feldman, L.Golbert and E.Isuani' eds Maduración y crisis del sistema previsional argentino, Buenos Aires (1988), p.29.

¹⁵⁹P.Ross Policy formation..., p.134.

¹⁶⁰Decree law 3,727 (P.Ross Policy formation..., p.233).

organisations had little alternative but to accept their loss of autonomy. As seen in Table III:1, the level of government funding for such organisations increased substantially in real terms through the early twentieth century. However, given that only 2.3 per cent of the population were aged over 65 in 1914 and that the proportion for low income groups was probably much lower, it is unlikely that the elderly received a significant proportion of assistance financing.¹⁶¹

Table III:1 Social assistance funding by the Ministerio de Asuntos Exteriores y Culto, 1905-42.

Year	MAEC funding MN\$
1905	567,336
1910	4,055,212
1938	41,916,808
1942	64,911,763

Source: Calculated from P.Ross Policy formation..., pp.231 and 237.

Thus, the extension of state involvement in social insurance and assistance programmes was a gradual process, which was already well underway before regimes more generally considered to be welfarist had taken office. This process continued, albeit erratically, through the 1920s and 1930s.¹⁶² Again, the expansion of social insurance appears to have had little to do with the broader economic and social role allotted to the public

¹⁶¹E.Tenti Fanfani Estado y pobreza: estrategias de intervención, Buenos Aires (1989) examines in detail the activities of state-subsidised charities in Buenos Aires but makes no reference to programmes potentially of economic benefit to the elderly.

¹⁶²C.Lewis "Social insurance...", pp.177-85.

sector, which varied from proto-statism in the 1920s to renewed liberalism in the mid 1930s. In 1922 coverage was extended to banking workers, but efforts by the same regime to set up funds for other white collar workers were thwarted by determined political opposition.¹⁶³ Nevertheless, by 1939 additional occupation-specific funds had been established for financial workers, journalists and the merchant marine.

Less information is available about social assistance funding in the inter-war period. Accounts of the social hardships resulting from a number of sharp economic recessions make little reference to the activities of such programmes.¹⁶⁴ In 1932 the state set up the Fondo de Asistencia Social to coordinate the payment of subsidies to, and activities of, a number of private charities. In 1933 the first national conference for social assistance was convened and proposed the establishment of a national programme of direct assistance. The conference made specific reference to a number of vulnerable social groups including mothers, young children, invalids and even ex-prisoners, but made no direct mention of the elderly.¹⁶⁵ This constituted a failure to recognise that the elderly were, by that time, accounting for a rapidly growing proportion of the populace. In any case, most of

¹⁶³C.Lewis "Social insurance..", pp.178-79.

¹⁶⁴For example, P.Lewis The crisis of Argentine capitalism, London (1989), pp.104-6 and 123-5 and D.Rock "From the First World War to 1930" in L.Bethel, ed Argentina since independence, Cambridge (1993), pp.142-3.

¹⁶⁵Argentine Republic Primera Conferencia Nacional de Asistencia Social, Buenos Aires (1934), Volume 1 pp.7-8, Volume 2 pp.160-65.

the conference's proposals were shortly afterwards rejected, as attempts were made to channel public expenditure to the struggling rural economy.¹⁶⁶

Many historical accounts of state welfare policy in Argentina portray the first Peronist regimes of 1945 to 1955 as a crucial turning-point. Indeed, it is often claimed that this period saw the transformation of a number of disparate, limited social measures into a universal, beveridgian welfare state.¹⁶⁷ However, whilst few dispute that the broader development policies of the regime were strongly statist, recent revisionist writings have questioned whether this was reflected in significant increases in public welfare expenditure, particularly within social insurance.¹⁶⁸

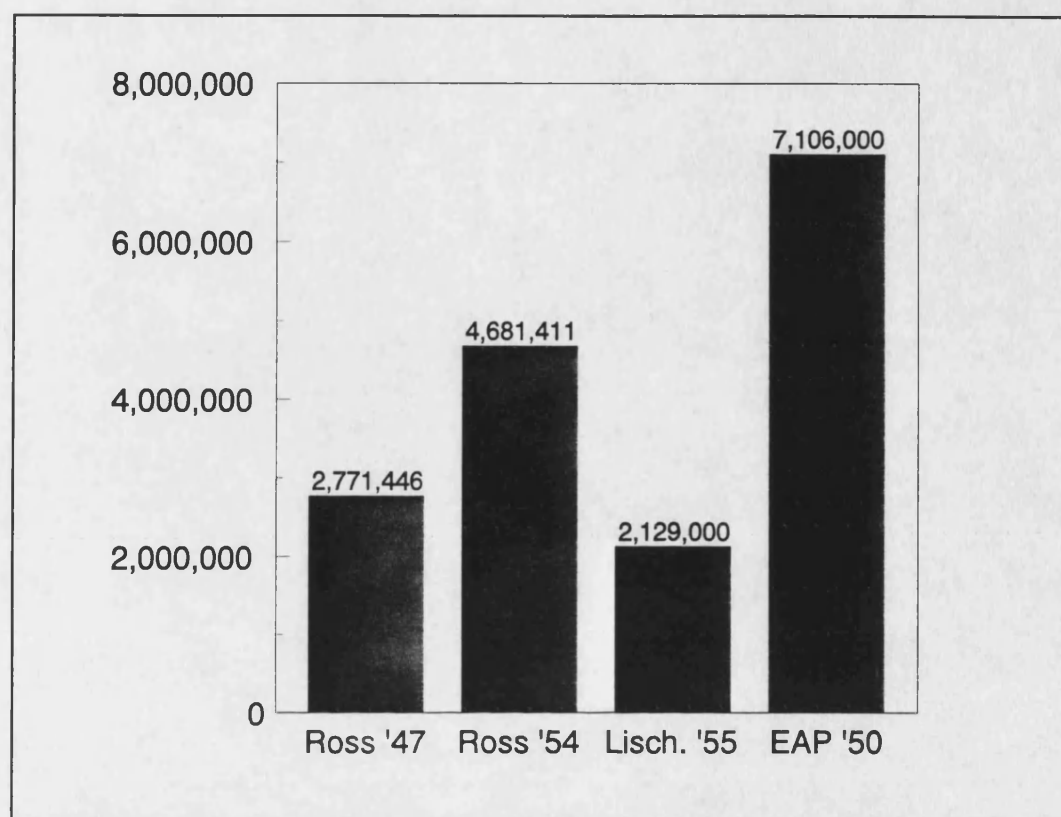
The early Peronist period saw a dramatic expansion of the social insurance system. Public pension funds were set up for commercial and industrial workers in 1944 and 1946 respectively and in 1954 protection was extended to all remaining sections of the labourforce, including domestic service, the self-employed and rural workers. Ross claims that the total number of insurance

¹⁶⁶E.Tenti Fanfani Estado y pobreza, pp.72-76 and C.Diaz-Alejandro Essays on the economic..., p.97.

¹⁶⁷For example, M.Passanante Pobreza y acción social en la historia argentina: de la beneficencia a la seguridad social, Buenos Aires (1987), pp.125-33 and P.Waldmann El Peronismo, Buenos Aires (1981), p.155.

¹⁶⁸P.Lloyd-Sherlock The Instituto Nacional de Previsión Social and social insurance reform in Argentina, 1944 to 1953, Economic History Working Paper, London School of Economics (1992), pp.12-18 and C.Lewis "Social insurance...", pp.187-90.

FIGURE 2: Estimates of social insurance affiliation, 1947-55.



KEY: EAP Economically active population.
Lisch. S.Lischinsky

Source: P.Ross Policy formation and implementation of social welfare in Peronist Argentina, PHD thesis, University of New South Wales, p.65a; S.Lischinsky La afiliación al sistema previsional (1944-1955). Logros y dificultades en su expansión, (mimeo) Rosario (1989), pp.5 and 11; ILO Economically active population estimates: 1950-1980. Projections: 1985-2000. Volume 3, Latin America, Geneva (1986), p.79.

affiliates rose from 2,771,446 to 4,681,411 between 1947 and 1954. However, as shown in Figure III:1, a different study concludes that evasion may have reduced real levels of affiliation to only 2,129,000 in 1954. This compared to a total economically active population of 7,106,000 in 1950. Moreover, the ratio of pensioners to affiliates in pension funds remained very low.¹⁶⁹ Consequently, whilst the creation of new pension funds would ultimately lead to a large increase in the number of benefits granted, this did not occur during the lifetime of early Peronist governments. Rather, accelerating inflation reduced the overall effect of social insurance on the welfare of the elderly.¹⁷⁰

Peronist social assistance policies represented a more dramatic break with the past. The increased priority afforded the welfare needs of the elderly was reflected in a number of guarantees enshrined in the new Constitution of 1949:

All the elderly have the right to full economic protection, which should be provided by their families. Where this does not occur, the State will provide such protection either directly or through institutions and foundations created to this end. The State or the above-mentioned bodies retain the right to demand that any relatives who are able to provide financial support do so.¹⁷¹

¹⁶⁹Review of the River Plate, Buenos Aires, 30th December 1952.

¹⁷⁰A 1954 survey found that retirement pension values in every fund had fallen since 1947, sometimes by as much as 52 per cent. In only one fund did average pensions exceed the minimum industrial wage of the day (Review of the River Plate, Buenos Aires 20th April 1954).

¹⁷¹Article 31 of the 1949 constitution cited in Ministerio de Finanzas de la Nación, Caja Nacional de Ahorro Postal Ahorro obrero: manual para el dirigente, Buenos Aires (1950), p.21.

Thus, although it placed the emphasis on family support, the regime took on the responsibility of providing a universal safety net for all those elderly without insurance pensions or sufficiently prosperous relatives.

The government soon made plain its unwillingness to operate through private charities. The state cut funding to organisations such as the Sociedad de Beneficiencia, prohibited their use of voluntary staff and imposed unrealistic minimum wages.¹⁷² In 1948 a new welfare organisation was set up under the control of the President's wife. To many Argentines the Fundación Eva Perón (FEP) embodied Peronism's genuine concern for the welfare of the most disadvantaged. However, the FEP's high-profile activities did not lead to higher levels of social assistance expenditure by the state. The bulk of its revenue came from a national lottery, a new tax on labour and donations which employers were "encouraged" to make.¹⁷³ Thus, social assistance still combined the efforts of the private and public sectors, but their roles as executive and funder had been reversed.

Peronist assistance policies influenced the economic welfare of the elderly in several respects. Most importantly, they included the first large-scale non-contributory pension programmes. From 1950 the FEP began to grant basic benefits to unprotected 60 year-olds who could no longer work and lacked immediate family

¹⁷²P.Ross Policy formation..., p.246.

¹⁷³See P.Ross "Policy formation...", p.288.

members in employment. By 1953, official sources claim that 32,000 such pensions had been granted in Greater Buenos Aires alone.¹⁷⁴ This represented 5.5 per cent of over 60 year-olds in the city.¹⁷⁵ However, pensions were devalued by inflation, so that by 1953 they were worth only one sixth of the minimum industrial wage.¹⁷⁶

As with many of the activities of the FEP, this programme was implemented with the maximum publicity and self-congratulation. According to P.Ross:

Many of the recipients received the pensions in public ceremonies, orchestrated in such a way as to be emotional and sentimental events widely reported in the media.¹⁷⁷

As such, the pension programme and other FEP activities provided an important precedent for the implementation of high profile, populist assistance programmes by future regimes, some of which would be of direct benefit to the elderly.

The 1950s and 1960s did not see significant changes in the basic

¹⁷⁴P.Ross Policy formation..., p.345.

¹⁷⁵Calculated from INDEC Cuadros inéditos. IV censo general 1947. Características de familia y convivencia, estado civil y fecundidad, Buenos Aires (1948), pp.108-10.

¹⁷⁶Calculated from P.Ross Policy formation..., p.345 and Review of the River Plate, Buenos Aires, 20th April 1954.

¹⁷⁷P.Ross Policy formation..., p.276. For an account of a similar presentation ceremony, though not specifically involving the elderly, see "The first lady participates in the distribution of grants" Crónica Mensual de la Secretaría de Trabajo y Previsión, November 1946, pp.106-7.

administrative and legal framework of social insurance. On one hand this reflected political considerations: the power of the unions and the desire of non-democratic regimes to co-opt the support of a range of interest groups. On the other it complemented broader development policy which remained largely statist and considered public welfare as necessary to provide a cooperative, efficient workforce.¹⁷⁸

Whilst social insurance policy did not change dramatically, its financial position and impact on welfare did. As a growing proportion of affiliates reached retirement age, the number of insurance pensions (known as jubilaciones) began to increase. This was paralleled by a shift from surplus to deficit in pension fund finances (see Table III:2.

Pension fund deficits are not an inevitable consequence of increasing numbers of benefit payments. As long as pensions are fully capitalised, fund finances should reach an equilibrium after the initial start-up period. However, Argentina's social insurance schemes rarely struck a balance between expenditure and interest accrued by contributions. Even before 1944 a number of individual funds were in debt.¹⁷⁹ From the late 1940s, these were

¹⁷⁸C.Lewis "Social insurance..", pp.191-5.

¹⁷⁹Review of the River Plate, 9th October 1953 gives an account of the financial problems of the railway and urban transport funds. Similar accounts are given in J.González Galé Jubilaciones y seguro social, Buenos Aires (1929), p.5 and Argentine Republic, Caja Nacional de Jubilaciones y Pensiones La situación de los funcionarios de la administración nacional en la actividad y la pasividad, Buenos Aires (1914), pp.51-63.

Table III:2 Social insurance coverage, 1950-1990.

Year	Number over retirement age (000s)*	Pensions granted (000s)	Coverage (%) **	Fund surplus (deficit) ***
1950	1,495	188	12.59	28,880
1955	1,836	473	25.76	21,735
1960	2,236	749	33.51	5,628
1965	2,674	1,086	40.62	3,350
1970	3,123	1,390	44.52	(4,492)
1975	3,575	1,695	47.41	145
1980	4,039	2,342	58.00	(136)
1985	4,528	2,759	60.93	na
1990	4,977	3,031	60.90	(2,367,870)

*Until 1967 this was 60 years for men, 55 for women; subsequently, it became 65 and 60 years respectively.

**This figure is the total population above the retirement age divided by the total number of benefits granted. Since a proportion of pensions were granted to individuals below the retirement age and some individuals held more than one, this figure over-estimates the true percentage of elderly with an insurance benefit. Unfortunately, there is insufficient data to provide a more accurate estimate.

***Data excludes provincial and municipal funds. Financial data as follows: 1950-1970, 1960 pesos (000s); 1975-1985, 1985 australes (000s); 1990, 1990 australes (000,000s).

Sources: E.Isuani and J.San Martino La reforma previsional argentina. Opciones y riesgos., Buenos Aires (1993), pp.19 and 29; H.Dieguez and H.Petrecolla "Estudio estadístico del sistema previsional argentino en el periodo, 1950-1972", Económica (1977); J. Feldman et al Maduración y crisis..., p.103.

being baled out by transfers from more recently-established funds and in 1954 the scheme as a whole shifted to a pay-as-you-go system of financing, which sought to balance annual contributions with expenditure.¹⁸⁰ This merely postponed the effect of the

¹⁸⁰J.Feldman et al Maduración y crisis..., pp.33-37.

rising ratio of pensioners to contributors.

Various factors explain why the Argentine social insurance system was not developed on a sound financial basis. These include an absence of actuarial forecasting and the dominance of short-term political agendas over longer-term economic rationalism. Sometimes this was reflected in promises of unfeasibly large benefit hikes or low retirement ages.¹⁸¹ At other times it entailed the accumulation of substantial public debts to the system.¹⁸² Moreover, the administrative structure was highly fragmented with separate funds and separate benefits for different occupation groups. This increased administrative costs and facilitated evasion and fraud.¹⁸³ Fragmentation led to the development of privileged funds for groups such as the military, the police and high-ranking functionaries. Between 1950 and 1972 average military pensions were roughly double those paid by other funds.¹⁸⁴ This was a drain on resources and reduced the

¹⁸¹A clear example was the pledge made by the Frondizi administration in 1958 that average pension values would be at least 82 per cent of the recipient's previous earnings (see The Review of the River Plate, 21st August 1958, 19th September 1958 and 21st September 1959). A 1966 survey found that 26 per cent of pensioners had retired under 50 (J.Feldman et al Maduración y crisis..., p.44).

¹⁸²In 1963 it was estimated that the state owed the funds a sum equivalent to half Argentina's GNP (The Review of the River Plate, 11th November 1963).

¹⁸³In Argentine Republic, Consejo Federal de Seguridad Social de la República Argentina Informe acerca de la factibilidad financiera del plan argentino de seguridad social, Buenos Aires (1967), p.112 it is estimated that evasion rose from 31.3 to 55.0 per cent of total contributions between 1950 and 1958.

¹⁸⁴H.Dieguez and H.Petrecolla "Estudio estadístico del sistema previsional argentino en el periodo 1950-1972" Económica (1977), pp.185-6.

credibility of the social insurance system in the eyes of the general public.

In 1966 a military junta committed to moderately liberal policies siezed power and began to plan a complete overhaul of the pension system. These reforms, implemented in 1967, gave rise to the administrative structure still in place in the early 1990s. Non-military occupation-specific funds were grouped into three divisions: public employees, private waged labour and self-employed workers. The range of available benefits was rationalised and the retirement age was pushed on to 65 for men and 60 for women. However, these measures were unable to prevent the system from generating large deficits in the 1970s (see Table III:2).

No major innovations in social assistance took place during the 1950s and 1960s. Whilst some of the FEP's activities were continued under the aegis of a new state agency, the Instituto Nacional de Acción Social¹⁸⁵, there are no indications that significant numbers of assistance pensions were granted. Expenditure in this area remained very small, compared to insurance programmes.

Meanwhile, there was a gradual shift in emphasis away from large-scale projects to initiatives in individual neighbourhoods and by 1971 a national network of "community development programmes" had been established. These aimed to combine the efforts of state agencies

¹⁸⁵N.Feriolí La Fundación Eva Perón/2, Buenos Aires (1990), p.158.

with grassroots actors¹⁸⁶ and, as such, marked the beginnings of a gradual shift away from the state welfare monopoly. The impact of these programmes is examined in detail in the following chapter.

Despite the system's financial problems, in 1970 a new dimension was added to state social insurance programmes, with the creation of the Instituto Nacional de Servicios Sociales para Jubilados y Pensionados (INSSJP). This was to offer a broad range of services for the elderly from the late 1980s, but most of its activities were originally restricted to healthcare provision,¹⁸⁷ including discounts for a large range of drugs and treatments.¹⁸⁸ Uninsured elderly aged over 70 and those in receipt of national assistance pensions were eligible for a small number of these services. The Institute was financially autonomous from the other components of the social insurance system, receiving funds from a separate scheme of workers' contributions.

The extension of social insurance coverage in the immediate post-war decades was impressive but financially unsustainable. From the mid-1970s this expansion began to slow and its positive

¹⁸⁶E.Tenti Fanfani Estado y pobreza..., pp.83-90.

¹⁸⁷See L.Golbert "El envejecimiento de la población y la seguridad social" Boletín Informativo Techint, (1988), for a detailed study of the Institute and its healthcare project: el Programa de Asistencia Médica Integral (PAMI).

¹⁸⁸In 1993 these discounts ranged from 30 per cent for drugs dealing with mild problems to 100 per cent for those treating serious illness.

impact on the economic welfare of the elderly declined. The Proceso de reorganización nacional of 1976 to 1982 sought, for the first time since the 1930s, a dramatic shift away from developmentalist to neo-liberal economic and social policies. The new military government rejected the notion of the state as a guarantor of welfare for the whole population, with brutal repression replacing cooptive, if occasionally violent, populism. All areas of social policy suffered sharp spending cuts, with the full burden of social insurance contributions passed onto the workers.¹⁸⁹ Whilst the number of beneficiaries continued to rise, this largely reflected official encouragement of early retirement as a means of reducing open unemployment levels¹⁹⁰ and as such would not have influenced the economic welfare of the elderly. Despite the political orientation of the Proceso regime, the level of state involvement in welfare remained far higher than during earlier periods of liberal rule. This reflected the enormous socio-economic changes which had occurred, the durability of pre-existing welfare structures and the need to maintain a modicum of political support.

Whilst there is some disagreement over whether average pension values rose or fell during the 1950s and 1960s,¹⁹¹ it is

¹⁸⁹A.Marshall Políticas sociales: el modelo neoliberal, Buenos Aires (1988) contains a detailed account of social policy during the Proceso.

¹⁹⁰R.Cortes "El empleo urbano argentino de los '80. Tendencias recientes y perspectivas" in E.Bustelo and E.Isuani, eds Mucho, poquito o nada...., p.223.

¹⁹¹J.Feldman et al Maduración y crisis... pp.41 to 42, note that there were occasionally dramatic hikes in benefit values. However, H.Dieguez and H.Petrecolla "La distribución funcional

Table III:3: Value of social insurance benefits, 1971-1990.

Year	Average pension as % of average wage	% beneficiaries with minimum pension	Minimum pension value (A)	Minimum pension value (B)
1971*	na	22.1	70.6	na
1972	na	40.6	76.6	na
1973	na	50.2	86.9	na
1974	na	50.9	117.9	na
1975	46.6	84.4	115.1	1,061
1976	56.2	58.3	68.1	700
1977	67.4	68.1	74.8	700
1978	95.8	48.2	92.1	840
1979	73.2	50.0	82.3	819
1980	65.0	50.1	82.3	962
1981	64.0	66.1	86.6	843
1982	61.6	73.7	73.8	713
1983	58.0	74.3	80.3	663
1984	45.8	76.9	93.9	651
1985	51	79.7	76.4	733
1986	43	na	na	753
1987	45	na	na	546
1988	55	82.3	na	na
1989	42	na	na	na
1990	55	na	na	na

*Unlike other figures which are taken from the year's end, this is a January figure.

A=1985 australes

B=June 1988 australes

Sources: J.Feldman et al Maduración y crisis..., pp.119-22, 124; E.Isuani La reforma..., p.30; R.Frediani La seguridad social..., pp.39 and 47.

del ingreso y el sistema previsional en la Argentina, 1950-1972" Desarrollo Económico (1974), claim that over the long-run average payments fell. This was due to a failure to index pensions to inflation.

generally agreed that there were significant reductions from the 1970s. As Table III:3 indicates, between January 1971 and November 1976, the proportion of insurance pensions paid at the minimum value rose from 22.1 to 58.3 per cent. Although pensions values were able to keep pace with average wages, it should be noted that the latter fell by over half between 1975 and 1992.¹⁹²

Table III:2 shows that, although the number of benefits granted continued to rise during the 1980s, levels of coverage remained largely the same. Meanwhile, the ratio of contributors to beneficiaries continued to fall¹⁹³, indicating that a "hard-core" of evasors or unemployed remained beyond the system's scope both as affiliates and pensioners. A survey of workers lacking insurance cover in 1988 found that 46 per cent were rural labourers, 36 per cent were employed in the urban informal sector and 11 per cent worked in domestic service.¹⁹⁴ Thus, even when the extreme liberalism of the Proceso was replaced by moderately progressive social policies, the worsening financial position of the pension funds prevented any improvement in either qualitative or quantitative coverage.

In one respect, however, the Argentine social insurance system

¹⁹²Data from the Subsecretaría de Seguridad Social presented in "Why a social plan?" Clarín, Buenos Aires, 18th January 1993.

¹⁹³The ratio of contributors to pensioners in the system was projected to fall from 2.54 to 1.81 between 1980 and 1990 (see R.Frediani La seguridad social en Latinoamérica: un estudio comparativo en Argentina y Colombia, Buenos Aires (1989), p.40.

¹⁹⁴R.Frediani La seguridad social..., p.80.

was in a relatively healthy condition, especially compared to those of other Latin American countries. Reductions in public sector real wages since the late 1970s had led to a substantial fall in staffing costs. Between 1983 and 1986 these only represented 3.4 per cent of total expenditure, compared to 6.8 per cent in Brazil and 8.2 per cent in the newly-privatised Chilean system.¹⁹⁵ However, the overall deficit of the Argentine system had reached such proportions that these economies had a minimal impact.

Social insurance funding reached crisis point in 1986 when the Supreme Court ruled that minimum pension values should be in line with the 82 per cent figure promised in the past. Contributions were increased, new taxes on food and telephone use were introduced and a number of direct transfers were made from the treasury.¹⁹⁶ The crisis also prompted a new debates about thorough reforms, which continued into the early 1990s.¹⁹⁷ Since the first occupation-specific funds had been established, affiliation had been, at least in theory, obligatory. By banning private pension schemes, the state had effectively granted itself a monopoly of pension fund management. The reform proposals of the 1980s began to challenge this policy. In 1989 provision was

¹⁹⁵C.Mesa-Lago "Social security: ripe..", Table 5, p.202. The high costs in Chile were largely the result of an intense sales and marketing drive (P.Lloyd-Sherlock Social insurance reform..., p.18).

¹⁹⁶Latin American Weekly Reports, 20th November 1986.

¹⁹⁷E.Isuani and J.San Martino La reforma previsional..., pp.41-77, provide detailed descriptions of the various reform proposals put forward.

made for the establishment of complementary private pension funds¹⁹⁸ and in 1993 the National Congress voted to allow the private sector a major role in the main system.¹⁹⁹

As shown in Figure II:7 in the previous chapter, a failure to restore long-term economic growth had led to a marked increase in poverty levels from the late 1960s. This process was accelerated by the policies of the Proceso and a series of acute economic crises which afflicted subsequent governments. By the 1980s Argentina was no longer a country which enjoyed "European" living standards. This both reflected the failure of the state welfare monopoly and the mounting need for emergency social assistance initiatives.

During the Proceso no new social assistance initiatives were implemented and funding for existing community-level projects was reduced.²⁰⁰ There is no evidence of projects providing non-contributory pensions or other measures of direct benefit to the elderly. Indeed, many of the community-level programmes implemented during the 1960s were actively discouraged at this

¹⁹⁸These are dealt with separately below.

¹⁹⁹Ambito Financiero, Buenos Aires 24th September 1993 gives details about the reform bill. The partial privatisation of the system was encouraged by a number of high-profile failures to resolve the problems of the insurance system from within the public sector. These included the creation in 1990 of a new state agency to bolster efficiency levels which in fact led to the doubling of administrative costs (Fundación de Investigaciones Económicas Latinoamericanas (FIEL) Argentina: La reforma económica 1989-1991. Balance y perspectivas, Buenos Aires (1991), pp.302-3.

²⁰⁰E.Tenti Fanfani Estado y pobreza..., p.183.

time.²⁰¹ This contrasted with subsequent democratic governments which responded to growing poverty levels with a series of food aid projects on a scale which had not occurred since the days of the FEP. These included the Programa de Alimentación Nacional (PAN, 1984 to 1989) and the Bono Nacional Solidario de Emergencia (BNSE, 1990 to 1991), which provided food aid to several million households. As with the FEP, no provisions were made to include private or voluntary organisations in the distribution of the aid.²⁰² Some studies claim that these programmes were inefficient and clientelistic and that only a small proportion of their budgets went to those households in greatest need.²⁰³ Despite such claims and the fact that they did not specifically target the elderly, the very scale of the projects suggests that they must have been of some benefit to the aged.

National assistance projects were complemented by an increasing array of initiatives implemented by provincial and municipal governments. This partly reflected the increased autonomy granted these tiers of government after the years of military rule. It

²⁰¹This is considered in detail in chapter four.

²⁰²The PAN programme led to the creation of a a complicated hierarchy of state distribution agencies ranging from municipalities to the national headquarters. The BNSE was distributed through central trade union offices (G.Midre "Bread or solidarity...", pp.350-55).

²⁰³G.Midre "Bread or solidarity?..." gives a general critique of both programmes. Whilst, L.Golbert "La asistencia alimentaria: un nuevo problema para los argentinos" in S.Lumi et al, eds La mano izquierda... p.46, shows that high proportions of shanty town families participated in the two schemes, P.Aguirre Impacto de la hiperinflación en la alimentación de los sectores populares, FUCADE documento no.2, Buenos Aires (1990), claims that their impact on poor households was insignificant.

also stemmed from a policy of social assistance decentralisation²⁰⁴. A number of new agencies were set up offering the elderly means-tested, non-contributory pensions and subsidies. The impact of these changes is assessed in greater detail in the next section.

The evolution of social insurance in Argentina followed a pattern similar to that of several other developed and developing countries.²⁰⁵ The system drifted from an initial phase of large surpluses to increasing deficits and ultimate crisis. This was not an inevitable consequence of demographic ageing. Rather, it resulted from a failure to establish a direct relationship between contributions, interest accrued and benefit payments. This problem was compounded by a disorganised administration and the plundering of early surpluses for investment in areas which generated low, if any, rates of return. As a result, a large amount of fund resources were effectively transferred to other areas of public spending and from later generations to earlier ones. This could not be adequately compensated for by raising contributions, nor could the number of benefits granted be reduced. Thus, the final result was the devaluation of pension payments.

²⁰⁴E.Villanueva La descentralización de las políticas sociales en la Provincia de Buenos Aires, mimeo Buenos Aires (1990) and FIEL El gasto público en la Argentina, 1960-1985 Buenos Aires (1987), pp.189-93.

²⁰⁵M.Gordon Social security policies in industrial countries, Berkley (1988) and J.Arellano Políticas sociales y desarrollo en Chile: 1924-1984, Santiago (1985).

Government commitment to social assistance programmes was markedly inconsistent. As such, they did not provide an effective safety-net for those denied insurance pensions. Two distinct approaches can be identified. The former was low-key, small-scale, with both private and public agencies playing an active role. The latter was on a grander scale, was often politicised and made little or no provision for the participation of non-state agencies. The relative merits of these approaches are examined in greater detail below.

Figure III:2 Periodisation of development and welfare policy.

	<u>General development philisophy/rhetoric</u>	<u>State welfare role</u>
19th Century to 1930s	Traditional liberal	Gradual rise in state intervention and growing voluntary sector.
1940s to 1955	Strongly statist	State monopoly of insurance and assistance. No other actors allowed.
1955 to 1976	Moderately statist	State remains dominant. Small but gradually increasing role for voluntary sector.
1976 to 1982	Neo-liberal	Reduction in state involvement but it remains the dominant actor.
1983 to 1990	Moderately statist/ neo-structuralist	Large-scale state assistance programmes. I n c r e a s i n g participation of voluntary sector. First involvement of private sector.

Figure III:2 shows that the welfare role allotted the public

sector did not always reflect the general development policy (nor rhetoric) of the government of the day. From the late nineteenth century until the mid-1970s, state involvement in insurance and assistance programmes continued to increase and scope for participation by the private and voluntary sectors was very limited. The public sector monopoly of welfare provision which emerged should not be equated with a fully-fledged beveridgian welfare state, since the protection it afforded was by no means universal nor sufficient. Subsequent attempts to cut back state involvement both in welfare and the economy at large were in the main unsuccessful. This reflected the size and resilience of the public sector and the lack of politically viable alternatives. Despite this, the real impact of state pension schemes was undermined by the system's financial collapse. This, coupled with a surge in poverty levels, increased the need for participation by the private and voluntary sectors: their response to this challenge is examined in detail in a subsequent section.

3) Social security in Greater Buenos Aires (GBA) in the early 1990s.

This section examines the administrative structure of and the quantitative and qualitative coverage afforded by various state initiatives for the elderly in GBA. These include social insurance, services offered by the ISSJP and assistance schemes. These initiatives are analysed at the level of the city as a whole and for individual municipalities.

In 1989 the Peronist party returned to power, with the election of Carlos Saúl Menem to the presidency. As has been shown, the Peronist regime of 1945 to 1955 had been strongly statist in its policies, promoting a public sector monopoly of welfare provision. The distribution of the BNSE food parcels through the trade unions (considered the traditional base of Peronist support) was reminiscent of earlier Peronist welfare initiatives. However, this programme was discontinued in 1990 amidst allegations of corruption and mismanagement.²⁰⁶ Moreover, the general economic policies of the Menem government represented a sharp break with Peronist tradition, advocating privatisation, fiscal reform and tighter controls on public expenditure.²⁰⁷ As mentioned earlier, these included plans to privatise, in whole or in part, the national social insurance system and to decentralise the administration of social assistance. Thus, there emerged a contradiction between the traditional orientation and support base of the ruling party and its conversion to neo-liberal policy. This section will examine the effect of this paradox on patterns of state protection for the elderly.

To understand the impact of social security in GBA it is necessary to draw comparisons with other parts of Argentina. Table III:4 shows that large differences in insurance coverage existed amongst provinces, although these had been slightly

²⁰⁶G.Midre "Bread or solidarity..", p.370.

²⁰⁷P.Waldmann "The Peronism of Perón and Menem: from Justicialism to Liberalism?" in C.Lewis and N.Torrents, eds Argentina in the crisis years (1983-1990), London (1993), pp.90-102 effectively contrasts these two approaches.

Table III:4: Geographical social insurance coverage in selected areas, 1970-1990*.

	1970	1975	1980	1983	1990
Argentina	42.7	45.2	53.3	54.6	9.30
Federal Capital***	65.3	66.9	72.8	73.1	21.42
Province of Buenos Aires	44.4	47.9	56.9	58.1	10.41
Formosa**	6.5	8.3	13.7	15.7	1.49

*The 1970-83 figures for national coverage are smaller than those cited in Table III:2. Both are taken from the Secretaría de Seguridad Social, but the former defines the eligible population as all those aged over 60 years old. This should, in fact, lead to a higher coverage. The reasons why it does not are not apparent. The 1990 figure does not take eligibility into account, simply dividing the total benefits granted by the total population.

**The province with lowest coverage in 1970.

***The province with the highest coverage in 1970.

Source: Ministerio de Trabajo y Seguridad Social Sistema nacional de previsión social: su evaluación y situación a fines de la década del '80, Buenos Aires (1990), p.38; E.Isuani and J.San Martino La reforma previsional..., p.31.

reduced since the 1970s. This reduction may have reflected an expansion of public sector employment in the poorer provinces, which continued until the late 1980s.²⁰⁸ Throughout this period coverage was higher in GBA than in Argentina as a whole. However, disparities between the Capital and the Province of Buenos Aires (PBA) became more pronounced. These differences cannot be explained by variations in relative proportions of elderly since the figures up to 1983 are themselves based on age. Some studies

²⁰⁸Between 1983 and 1993, public sector employment in provincial governments rose by 40 per cent (World Bank Argentina: from insolvency to growth, Washington (1993), p.129).

have sought to explain geographical variations of insurance coverage in terms of urbanisation,²⁰⁹ yet 94.5 per cent of PBA's population was defined as urban in 1990.²¹⁰ An alternative explanation is that the Province contained larger concentrations of types of employment with high evasion propensities than in the Capital. However, the 1980 National Census revealed few significant differences in the areas' respective employment structures.²¹¹ High insurance coverage in the Capital may also have reflected ease of access to centrally-located social security offices and higher levels of political mobilisation. These influences are not easy to quantify but are referred to in later chapters.

Data for the value of insurance benefits are not available for individual provinces. As mentioned above, pensions and real wages suffered significant reductions from the 1970s. A number of developments in the late 1980s and early 1990s served to accelerate this process. The state was unable provide benefits at the level stipulated in the 1986 Supreme Court ruling and from late 1991 began to transfer its accumulated debt into public

²⁰⁹For example, see C.Mesa-Lago Social security in Latin America..., p.186.

²¹⁰INDEC Censo nacional de población y vivienda, 1991 (total del país), Buenos Aires (1993), p.47.

²¹¹For example, in 1980 the proportion of total employment in the Capital and PBA accounted for by the public sector was 19.4 and 17.3 per cent respectively, whilst domestic service accounted for 6.0 and 7.3 per cent (Consejo Federal de Inversiones Estructura social de la Argentina. Volumen 2: Capital Federal, Buenos Aires (1989), p.45 and Volumen 4: Buenos Aires, p.45).

bonds.²¹² These were held by pensioners but were only cashable in exceptional circumstances.²¹³ The broader economic climate reduced the real buying power of benefits, particularly during the hyperinflationary crises of 1989 and 1990, since they were not effectively indexed. From early 1991 a policy of tying the Argentine peso to the US dollar was able to reduce inflation but both salaries and pensions continued to lag behind the cost of living as the gap that opened during the early phase of the stabilisation programme was not corrected.²¹⁴ As a result, in September 1992 minimum insurance pensions were equivalent to only 12 per cent of the cost of a basic monthly basket of household goods.²¹⁵

Table III:5 shows that there were substantial differences in pension values in 1991. Whilst the majority of beneficiaries received the minimum payment of 120 pesos, the proportion varied from almost 98 per cent of the self-employed to under 17 per cent of public sector workers. Thus, previous occupation had an

²¹²FIEL Argentina: la reforma..., p.304.

²¹³In 1993 the Supreme Court ruled that a 93 year-old woman was too old to be made to wait to cash her bonds ("The Court ruled that a jubilado be payed in cash instead of bonds" Clarín, 30th April 1993).

²¹⁴A survey conducted by the Universidad Argentina de La Empresa calculated that between September 1991 and September 1992 the real value of the minimum insurance pension fell by 15.8 per cent. See "A downturn in salaries" Clarín, Buenos Aires 29th September 1992.

²¹⁵Clarín, Buenos Aires 29th September, 1992. The monthly basket was defined by the Instituto Nacional de Estadística y Censo. Whilst the needs of an elderly individual do not correspond to those of an entire household, it should be noted that possession of such a pension usually renders a spouse ineligible for assistance benefits (see below).

Table III:5: Variations in pension payments by fund, June 1991.

Monthly value (pesos*)	Total	Public	Self- employed	Industry/ commerce
under 120	64.6	16.7	97.7	59.8
120-160	16.0	22.7	1.9	24.1
160-200	8.3	28.0	0.3	6.0
over 200	11.1	32.6	0.0	10.1

*A 1991 peso is worth exactly one US dollar.

Source: Previsión Social, No.3 Buenos Aires April (1991), pp.115-117.

important effect on benefit values. Since provinces in the interior generally contained larger numbers of self-employed and fewer public sector workers, it is probable that average values here were lower than those in GBA. Thus, there were differences in both qualitative and quantitative coverage between GBA and elsewhere.

Table III:5 only provides data for the three most important national funds. It should be noted that a significant proportion of public sector workers were provided for by separate agencies. As mentioned above, the military, police, politicians and high-ranking functionaries had individual funds which received large state subsidies and paid benefits far in excess of those provided by the main system.²¹⁶ Provincial and municipal government workers were also covered by separate schemes. In 1992 these

²¹⁶J.Sabato "Jubilados con coronita" Humor October 1988, Buenos Aires; H.Dieguez and H.Petrecolla "Estudio estadístico..",pp.181-92 provide detailed accounts of the development of privileged pension funds.

accounted for 9 per cent of total affiliations and paid average benefits of over 500 pesos.²¹⁷ Although the rapid increase in provincial public sector employment had sustained the ratio of contributors to beneficiaries, by the 1990s the majority of funds were in financial difficulties comparable to those of the national system. In 1993 the Federal Capital and PBA pension funds generated deficits of roughly 200 million pesos²¹⁸ and it was projected that provincial fund deficits would treble by the end of the century.²¹⁹

From the mid-1980s the INSSJP began to broaden its range of activities within the Programa de Atencion Medica Integral (PAMI) to include economic support as well as healthcare discounts. In 1984 a number of special subsidies to cover basic needs and the costs of family care were proposed but there is no evidence that these were implemented on a large scale.²²⁰ In 1992 PAMI launched the "Programa Social Integral" which included a less

²¹⁷E.Isuani and J.San Martin La reforma previsional..., pp.23 and 34 and M.Vargas de Flood and M.Harriague (Ministerio de Economia) El gasto público consolidado, November 1992, p.3.

²¹⁸"Deficit millionario de las cajas" El Cronista, Buenos Aires, 20th September 1993. H.Dieguez and H.Petrecolla "Estudio estadístico...", pp.183-4 give a brief account of the historical evolution of these funds.

²¹⁹World Bank Argentina: from insolvency..., pp.132-3.

²²⁰See R.Blanco "Social welfare programmes for the elderly in Argentina" in Pan American Health Organisation (PAHO) Mid-life and older women in Latin America and the Caribbean, Washington (1989) for outlines of these proposals. However, these subsidies do not figure in data on PAMI's expenditure presented in L.Golbert "El envejecimiento...", p.58. PREALC El desafío de la seguridad social: el caso Argentino, Santiago de Chile (1989), pp.64-5 refers to PAMI's general financial difficulties in the late 1980s.

ambitious package of financial assistance, including a means-tested supplement to those in receipt of the minimum pension.²²¹ By April 1993 it was claimed that 16,312 such supplements, worth between 50 and 100 pesos a month, were being paid to members in "extreme need".²²² The source of funding for these supplements was unclear.²²³

From the 1970s PAMI encouraged the formation of pensioners' day centres (Centros de jubilados) and from the 1980s provided them with financial support. By the early 1990s several hundred of these day centres had been established within GBA.²²⁴ These provided a range of services including recreation and legal advice for obtaining benefits. Day centre members benefited from heavily-subsidised day trips and holidays. However, over 60 year-olds without contributory pensions were denied effective participation in the centres and were excluded from most of their activities.²²⁵ In 1992 PAMI launched the "Programa Pro-Bienestar" which sought to provide members with emergency food aid. This was to be distributed through communal kitchens operating out of recognised day centres. By April 1993 it was

²²¹PAMI Programa social integral, May 1992, pp.8-9, proposes that subsidies should be provided in cases of "urgent social emergency". Rather than providing for the costs of family care, it simply states that household unity should be encouraged.

²²²"An announcement from PAMI" Página 12, Buenos Aires 30th April 1993.

²²³"The pending allowance" Página 12, 28th October 1992.

²²⁴Interview with N. Redondo of PAMI, 27th May 1993.

²²⁵See PAMI El centro de jubilados, Buenos Aires 1992, for PAMI guidelines for the establishment and structure of day centres.

claimed that 320 kitchens had been set up and it was planned that 112,000 elderly would be benefiting from the scheme by the end of the year.²²⁶

Thus, 1992 saw two large-scale initiatives that were designed to provide economic benefit to PAMI members. Their timing may have partly reflected political factors. Discussions of pension fund privatisation, weekly pensioner protest marches and a series of economically-motivated pensioner suicides had been attracting a considerable amount of public attention.²²⁷ The PAMI measures were subsequently incorporated into a broader government initiative, the "Plan Social", which sought to reduce general levels of social discontent and reassert the national government's Peronist pedigree.²²⁸ The initiatives may have also reflected the INSSJP's president's apparent success in restructuring the organisation and putting its finances in order.²²⁹ However, it should be stressed that the programmes only included a fraction of pensioners with the minimum benefit and excluded most of those without insurance cover. As such they may have served to increase the marginalisation of the poorest

²²⁶"An announcement from PAMI", Clarín, 30th April 1993.

²²⁷For example, see "A drawn-out march" Página 12, 12th November 1992; "The PJ [Peronist party] resigns itself to postponing the pension reform until February" El Cronista, Buenos Aires 30th December 1992; "Another three jubilados commit suicide" Clarín, Buenos Aires, 15th October 1992.

²²⁸"Why a social plan?" Clarín, 18th January 1993.

²²⁹"Immediate benefits for 750,000 jubilados" La seguridad social en la Argentina, Buenos Aires, January 1993. This apparent financial success was later discovered to be illusory ("PAMI: 148 million dollars missing" Microsemanario, Buenos Aires, 28.6.94).

elderly. Whilst the new PAMI programmes entailed a broadening in the range of services offered to insured elderly, the low values of basic insurance pensions meant that the overall level of protection afforded this group remained very low.

What state protection existed for elderly living in GBA who did not have insurance pensions and were thus excluded from the majority of services offered by PAMI? Argentine national law stipulated the provision of monthly means-tested assistance pensions for all over 65 year-olds and people with serious physical disabilities.²³⁰ At the national level, two agencies were charged with providing such benefits: the Administración Nacional de Seguridad Social (ANSES) and the Dirección Nacional de Ancianidad (DNA).

ANSES, part of the Ministry of Labour and Social Security, provided means-tested pensions for over 65 year-olds, invalids and a number of other, unspecified contingencies. Applicants were initially dealt with by social workers operating at the level of individual municipalities who would interview them at home. This information would then be vetted by the central ANSES office in the Federal Capital. Eligibility criteria were rigorous, including proof that no immediate family members had sufficient income to offer economic support.²³¹ Nevertheless, Table III:6

²³⁰Article 9 of Law 13,478 and subsequent revisions (A.Vasquez Vialard Derecho del trabajo y de la seguridad social, tomo 2, Buenos Aires (1954), p.433.).

²³¹"Proof" usually required photocopies of family member's past pay slips.

shows that the total number of benefits granted by ANSES rose steadily between 1985 and 1992.²³² In 1992 average ANSES monthly pension values were 124 pesos, slightly lower than the minimum contributory benefit at that time.

Table III:6 Non-contributory pensions granted by ANSES and the National Congress, 1985 to 1992.

	ANSES*	Honorary Congressional Pensions (HCPs)	HCPs funded from general revenues@
1985	60,583	72,505	5,961
1986	69,787	96,377	13,295
1987	73,058	124,242	25,455
1988	76,428	142,601	31,942
1989	81,941	188,901	51,767
1990	84,011	219,114	65,814
1991"	86,446	222,220	66,157
1992	94,484	na	98,026

*Pensions paid by the Administración Nacional de Seguridad Social, covering old age, invalidity and general assistance.

@Funded from general revenues. It is unclear how the remaining honorary pensions were financed.

"Data for first quarter only.

Source: INPS Previsión social, Buenos Aires, April 1991, p.125; Secretaria de Seguridad Social Acciones significativas desarrolladas en el año 1992, Buenos Aires 1993 (unpaginated).

The DNA, part of the Ministry of Health and Social Action (MHSA), was established in 1949 to provide sheltered housing for poor elderly in Greater Buenos Aires. Over the following 40 years it implemented a number of small scale, low budget projects for the

²³²Data concerning the proportion of these pensions granted to the elderly was unavailable. However, it is probable that they counted for the majority.

elderly, including day centres. In 1989 the DNA began to grant small grants for elderly in Argentina as a whole. A pilot scheme involving 15 pensioners had grown to 6,000 by 1992. The grants were considered a cheaper alternative to putting the elderly into sheltered homes and differed from the ANSES pensions in a number of respects. First, they were not an acquired right: the DNA was under no legal obligation to make regular payments of a given value. The aim of the subsidy was to provide short-term relief for over 60 year-olds suffering acute hardship. Applications would have to be filed by the claimant or a relative at the DNA office in the Federal Capital. Following this a social worker would interview the claimant at home. The director of the DNA suggested that successful applications would typically be elderly whose contributory pension claims had been delayed.²³³ In late 1992 average DNA subsidies were worth 100 pesos and were paid approximately two months out of every three. However, following the creation of the Secretaría de la Tercera Edad (see below) the DNA's future became uncertain and subsidy funding was terminated.

Argentine national law also makes provision for the granting of "honorary" pensions by the National Congress, in accordance with the prescriptions of the national budget.²³⁴ Table III:6 shows that the number of congressional pensions awarded in the early 1990s was far in excess of the combined efforts of ANSES and the DNA. However, it is unlikely that a large proportion of these

²³³Interview with Cecilia Oetel, director of the DNA, 26th March 1993.

²³⁴FIEL Argentina: La reforma..., p.299.

were awarded to the elderly. Honorary pensions were financed by fixed sums allotted to individual politicians who made awards according to "merit" rather than general eligibility criteria.²³⁵ Whilst there were no restrictions on the value of benefits, in 1992 the average monthly payment was 146 pesos: almost the same as the minimum insurance pension at that time.

The combined actions of ANSES and the DNA amounted to a total of roughly 100,000 assistance benefits in 1992, some of which may not have been for the elderly. This compares to a total population of 1,946,000 above the retirement age in 1990 who were not in receipt of an insurance benefit.²³⁶ Although ANSES and DNA benefits were both means-tested, there are indications that they did not systematically target those elderly in greatest need. Both organisations received fixed budgets from their respective ministries which could not be increased according to demand. This probably explained why both benefits were given little publicity: this would have taken a share of existing funding and created demands which could not have been met.²³⁷ Information about the benefits was largely spread by word of mouth and thus targeted the better-informed rather than the most needy. Budget restrictions may also explain why no efforts were made to facilitate the arduous application procedures for both benefits. This was particularly apparent with claims for the DNA

²³⁵In 1993 the annual sums awarded were: US\$ 4,000 to national deputies and US\$ 9,000 to party leaders.

²³⁶Calculated from Table III:2.

²³⁷This was admitted by the DNA's director in an interview, 26th March 1993.

subsidy which could only be initiated in a single location. Neither agency took an active role in seeking out the most deserving cases.

After the BNSE was discontinued in 1990, there were no national food aid programmes until PAMI initiated the Pro-Bienestar project in 1992. Thus, of the total number of uninsured elderly, only those who had obtained membership of PAMI were eligible for food aid from a national programme. This shift away from large-scale food aid was not due to a significant reduction in poverty levels.²³⁸ Rather, it reflected the high cost of such initiatives and the criticisms of corruption and administrative inefficiency mentioned earlier. It may also have reflected a desire to decentralise food aid administration to provincial and municipal authorities.²³⁹ The local government response to this is outlined below.

In October 1992 the Secretaría de la Tercera Edad was created to provide assistance for uninsured elderly. It was proposed that the Secretaria be funded by the MHSA, the national lottery and the social insurance system.²⁴⁰ However, there was no mention of specific initiatives and, by mid-1993, none were forthcoming.²⁴¹

²³⁸Chapter two, p.63.

²³⁹E.Villanueva La descentralización de las..., pp.10-26.

²⁴⁰"How to put out the fire" Página 12, 28th October 1992.

²⁴¹For example, "The hour for social spending" La seguridad social en la Argentina, Buenos Aires April 1993, lists recent initiatives for the elderly but makes no mention of the Secretaría.

Indeed, the principal effect of the new agency was to throw into doubt the roles played by existing ones, particularly PAMI and the DNA.²⁴² An investigation by government auditors into the expenditure of the MHSA found that 80 per cent of its 1993 budget for the elderly had not been used.²⁴³ This testifies to the failure to develop effective assistance projects for the uninsured and to publicise the availability of services.

Thus, at the national level, the only significant source of social assistance for uninsured elderly were the benefits granted by the DNA and ANSES, but the former had been discontinued by 1993. These elderly were denied PAMI pension supplements and, for the most part, participation in PAMI soup kitchens. This may have reflected a lack of political mobilisation and media concern for this group, which was reflected in the tendency of newspaper reports to use the term "jubilado" (person in receipt of an insurance pension) when referring to the elderly in general²⁴⁴ and an apparent lack of participation of the uninsured in the pensioner demonstrations mentioned earlier.

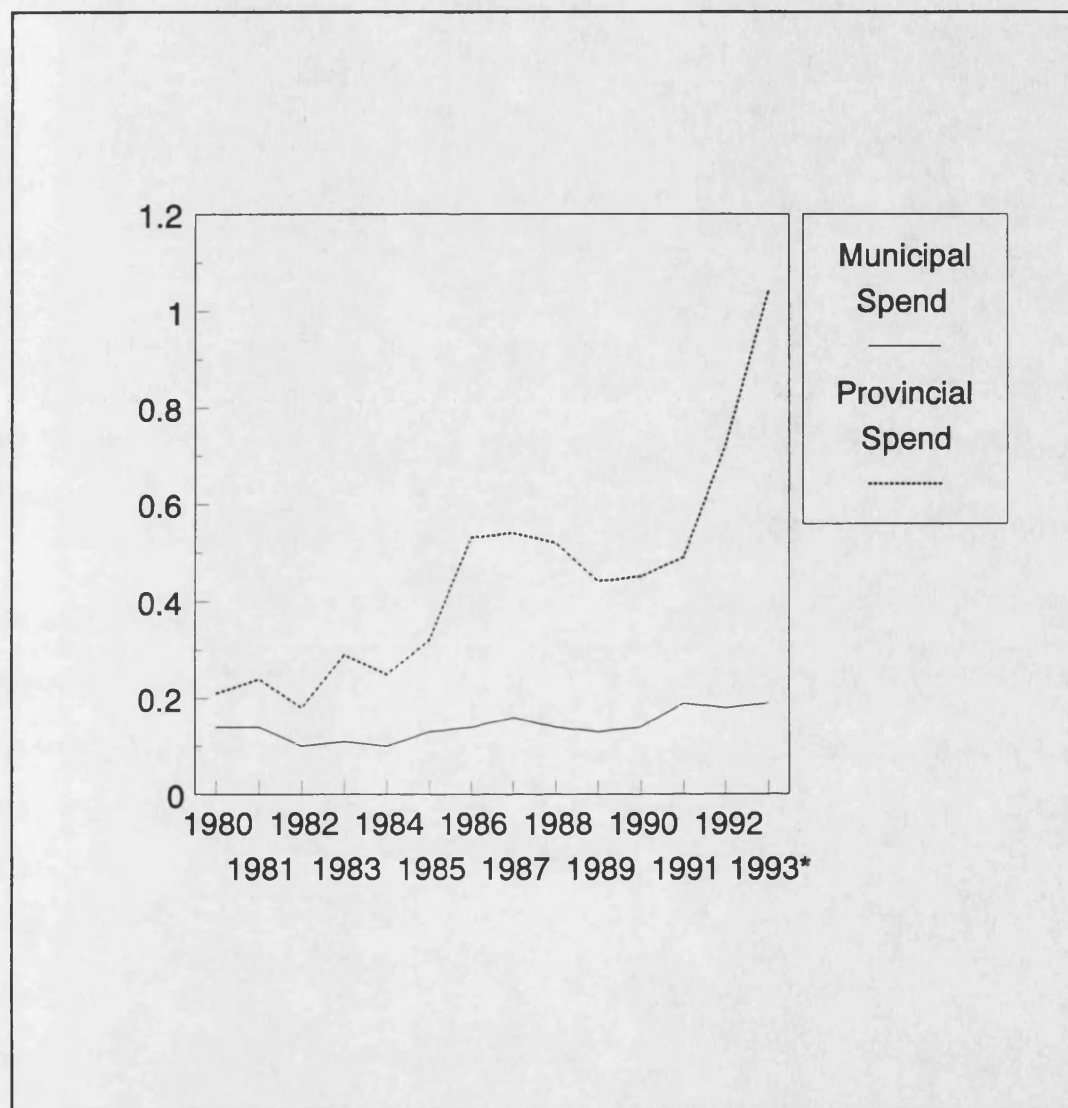
Figure III:3 shows that whilst municipal spending on social

²⁴²"Protected by law" Página 12, 28th October 1992 speculates that PAMI will be integrated into the Secretaría. "An evening of dogs" Página 12, 30th October 1992 describes hurried meetings between National President Menem and the PAMI director who agree that the two agencies will remain separate.

²⁴³See "Chaos uncovered at Argentine ministry." Financial Times, London, 13th January 1994.

²⁴⁴For example, in "The secret Argentina" Página 12, 25th November 1992, it is claimed that half of those with basic needs dissatisfied were jubilados but makes no mention of other elderly.

FIGURE III:3 Social assistance expenditure by provincial and municipal governments as a percentage of gross national product.



Source: M.Vargas de Flood and M.Harraigue El Gasto Público Consolidado, Buenos Aires (November 1992), p.6

assistance only fluctuated between 0.1 and 0.2 per cent of GDP, provincial spending rose almost tenfold from 1980 to 1993. This suggests that some elements of social assistance may have been decentralised. Following 1990 both the Province of Buenos Aires and the Municipalidad de la Ciudad de Buenos Aires (MCBA)²⁴⁵ established food aid programmes: the Programa Alimentario Integral y Solidario (PAIS) and the Programa Alimentario de la Municipalidad de la Ciudad de Buenos Aires (PAMBA). By 1992 it was claimed that PAIS was supporting 770,000 people in PBA. However, the programme targeted mothers, the unemployed and young children rather than the elderly.²⁴⁶ The PAMBA scheme made more provision for the elderly, distributing food parcels through day centres.²⁴⁷

Provincial governments also granted a number of non-contributory pensions. The PBA established such a programme in 1986 and was granting 4,000 new benefits a year by 1993. These were targeted at uninsured over 65 year-olds and were fixed at 70 per cent of the value of the minimum insurance pension. Claimants were means-tested and cross-checked with registers of national and municipal pensions. As with ANSES and the DNA, the programme's annual budget was fixed and could only provide for a fraction of

²⁴⁵Despite its name, the MCBA is part of the provincial tier of government and is included in provincial financial statistics.

²⁴⁶L.Golbert "La asistencia alimentaria...", pp.45-7 and 59-60.

²⁴⁷For example, A.Thompson Segundo informe de monitoreo, Buenos Aires 1991 (mimeo), notes that 500 PAMBA food parcels were distributed to elderly residents of the slum district of La Boca through a day centre in September 1990.

potentially eligible claims. Again little effort was made to publicise the service or to facilitate applications. Claimants were initially required to visit the central office in the city of La Plata, 40 miles south of central Buenos Aires. Despite this, by May 1993, 35,000 successful applicants were on a waiting lists for benefits for which there was no funding.²⁴⁸ This suggests that the sharp rise in provincial assistance expenditure had little direct benefit for uninsured elderly.

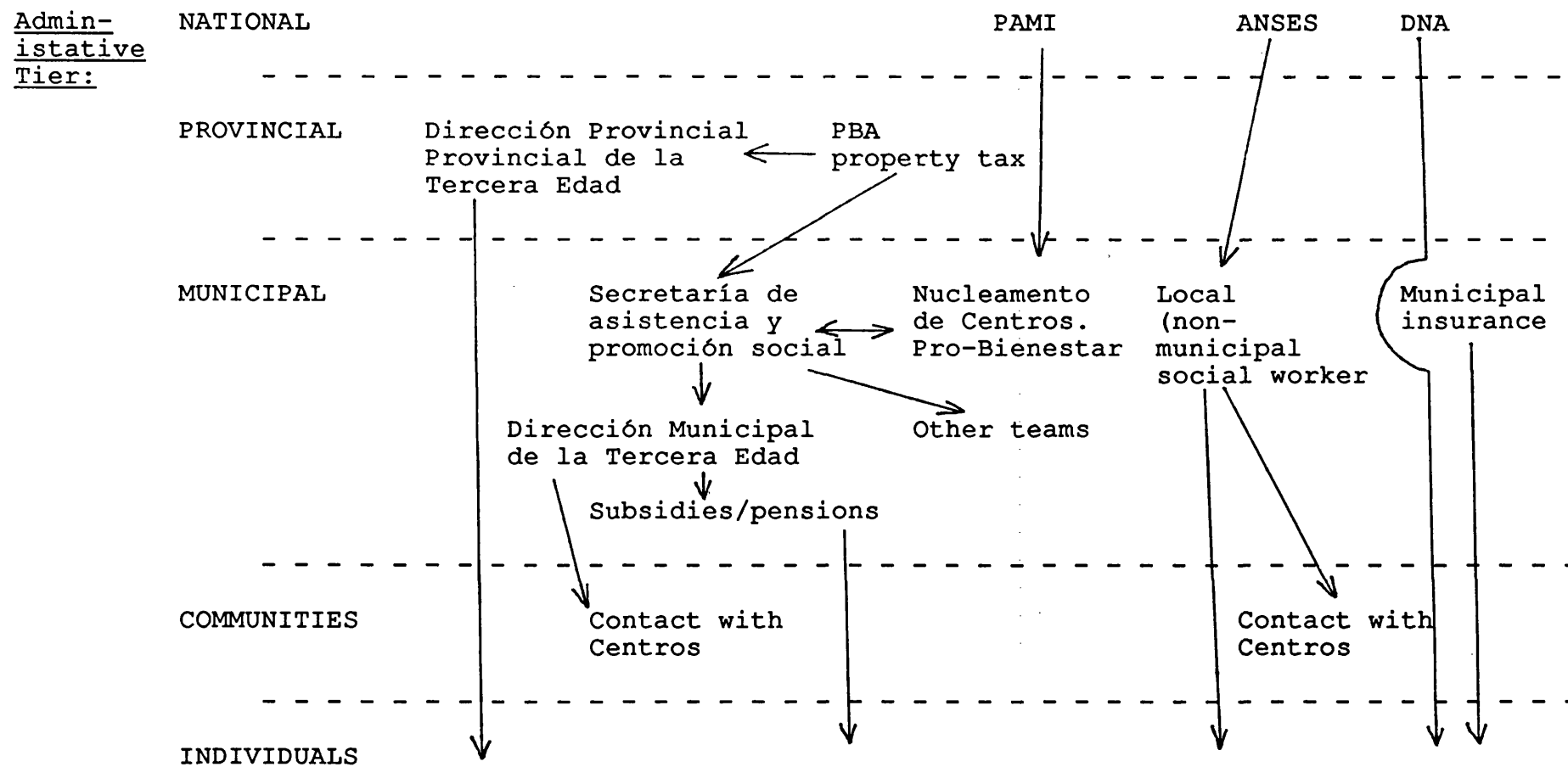
Figure III:3 shows that at the level of municipal government there were no increases in assistance expenditure. Individual municipalities were free to develop their own range of assistance programmes, prioritising different social groups. Rather than briefly outline the activities of each of the 21 municipalities in GBA, it is useful to focus on an individual case. Figure III:4 is a matrix of social assistance and insurance agencies operating within the municipality of Lanús. Those operating at the national and provincial levels have already been discussed. These were complemented by the activities of the Dirección Municipal de la Tercera Edad (DMTA) which was providing 300 assistance pensions a year in the early 1990s. These were of a similar value to the ANSES pensions.²⁴⁹ In addition, the DMTA offered a small number of grants for elderly with outstanding needs.

Figure III:4 indicates that coordination between the various

²⁴⁸Interview with Sra Vázquez of the Dirección Provincial de la Tercera Edad, La Plata, 18th May 1993.

²⁴⁹Interview with Dr R.Masobrio, 070-078.

Figure III:4 Social provision for the elderly in the municipality of Lanús.



assistance programmes was scant. The DNA preferred to deal directly with local organisations or needy individuals rather than work through local government. Likewise, the local social workers employed by ANSES had little contact with the municipal authorities.²⁵⁰ Despite sharing funding from the PBA, there was no evidence of communication between the provincial and municipal Direcciones. The strongest external ties of the DMTA were with PAMI, with whom it jointly organised meetings at local Centros de Jubilados.²⁵¹ This is paradoxical given that the former was primarily concerned with assistance and the latter with those already in receipt of insurance pensions.

Thus, uninsured elderly living in Lanús could seek financial assistance from a variety of state agencies operating largely independently of each other. Rather than facilitate access to benefits, these multiple channels served to create confusion and increase bureaucracy. The assistance agencies operating at all three levels of government shared a number of weaknesses. First, all were constrained by small, fixed annual budgets, which did not reflect real levels of need.²⁵² According to the head of the DMTA:

Yes, there is a tendency to decentralise social policy decisions... but

²⁵⁰For example, the head of the DMTA had never heard of the Subgerencia de Previsión Social, the organisation responsible for local ANSES workers (interview with Dr R. Masobrio, Lanús, 22 April 1993, 276).

²⁵¹Interview with Dr R Masobrio, 150-160.

²⁵²This was as true for the DMTA as it was for national and provincial agencies.

this a long-term, drawn-out process...I believe that everybody's budgets are being "rationalised"²⁵³ a little...Today you have to watch every penny you spend.²⁵⁴

As a result, no agencies took a pro-active role, seeking out those elderly in greatest need. Instead, they relied on individuals or local associations to bring deserving cases to their attention.²⁵⁵ Furthermore, unlike PAMI, no assistance agencies made efforts to publicise their services. This led to a highly fragmented, under-funded and inaccessible system of social assistance, which might have been avoided if funding had been concentrated in a single agency. The failure to do so reflected the piecemeal creation of agencies, which was more frequently motivated by political considerations -a need to be seen to be doing something- than a desire to improve the welfare of the uninsured. Similar matrices could be drawn for the other municipalities of GBA, most of which undertook some form of assistance aimed at the elderly and lacked coordination with other levels of action.²⁵⁶

²⁵³The Argentine word ensanarse has no direct equivalent in English. It means both to reduce and to make more efficient.

²⁵⁴Interview with Dr R. Masobrio, 360-390.

²⁵⁵For example, the head of the DMTA refers to beneficiaries as "those who come here to ask for a pension..." (interview with Dr R. Masobrio 080-085).

²⁵⁶For example, the municipality of Lomas de Zamora ran a food aid programme for needy elderly instead of a pension scheme. However, by July 1992 this was only being distributed to 2,700 households. There was no coordination between this initiative and PAMI's Pro-Bienestar programme (untaped interview with A. de Micheli, Subsecretary of Social Assistance, municipality of Lomas de Zamora, 5th November 1992).

In summary, the pattern of social insurance and assistance coverage in GBA in the early 1990s was extremely complex. Whilst social insurance programmes included a large part, but by no means all, of the elderly population, the benefits they provided usually fell far short of subsistence needs. This was only partly compensated for by PAMI initiatives such as the pension supplements and Pro-Bienestar programme. Despite having far smaller budgets than social insurance funds, assistance agencies suffered from, if anything, an even higher degree of fragmentation and bureaucratic confusion. Assistance programmes did not provide an effective safety net for the uninsured elderly, with national schemes only providing pensions for roughly five per cent of this group. Local initiatives were fragmented, poorly coordinated and under-financed. In every case assistance pensions were worth less than the minimum insurance benefit and thus fell even further short of providing for subsistence needs.

It is not easy to locate state initiatives for the elderly in GBA within the general policy typology outlined in the first section of the chapter. On the one hand, the complex array of public assistance agencies and their lack of contact with private organisations suggests a statist orientation. On the other, the lack of funding and the limited economic impact of their initiatives is more typical of the neo-liberal approach. This apparent contradiction reflected an incomplete shift towards neo-liberalism. Funding was reduced whilst pre-existing agencies were allowed to continue their operations and new "ghost" organisations such as the STE were created. The maintenance of

at least the facade of a complicated welfare structure served to obfuscate the real failure of the system to meet the economic needs of the majority of the elderly. Plans to privatise insurance and to further decentralise assistance will have accelerated this shift towards liberal welfare policies.

4) Non-state action.

Non-state income maintenance strategies are very diverse, ranging from the actions of international organisations to decisions taken by individuals. For the sake of clarity, this section groups these phenomena into two loose categories: large-scale and micro-institutional strategies. Particular attention is paid to the level of cover these activities afford poor urban elderly and the degree of coordination with state agencies.

4a) Macro-institutional strategies.

As shown in Figure III:2, private and voluntary sector actors were afforded very little significance in welfare provision in Argentina for most of the twentieth century. Consequently, the following analysis of large-scale organisations focuses on two specific periods: (1) the years before the statist welfare monopoly and (2) the gradual reversion to a more pluralistic approach.

i) Mutual aid societies.

As mentioned above, the early expansion of social insurance schemes in GBA was a very gradual process which only catered for a minority of the urban workforce until the mid-twentieth century. This was by no means compensated for by comprehensive assistance programmes. Thus, the majority of the population had to provide for its own welfare needs. One means by which this was accomplished was through the expansion of mutual aid societies. These organisations were usually established along ethnic lines, reflecting the immigrant origins of urban workers.²⁵⁷ In some cases, however, they were established by occupational grouping as part of the expanding union movement²⁵⁸ or by the catholic church as "workers' circles".²⁵⁹

Although the first mutual aid society did not appear until the 1850s, they numbered 214 in the Federal Capital alone by 1914.²⁶⁰ Such organisations provided a broad range of social and welfare functions, including hospitals, insurance against

²⁵⁷S.Baily "Las sociedades de ayuda mutua y el desarrollo de una comunidad italiana en Buenos Aires, 1858-1918." Desarrollo Economico (1982), pp.485-514 and F.Devoto and A.Fernandez "Mutualismo étnico, liderazgo y participación política. Algunas hipótesis de trabajo" in D.Armus, ed Mundo urbano y cultura popular. Estudios de historia social argentina, Buenos Aires (1990), pp.136-41.

²⁵⁸S.Badoza "Typographical workers and their mutualist experience: the case of the Sociedad Tipográfica Bonaerense, 1857-80" in J.Adelman, ed Essays in Argentine labour history, 1870-1930, London (1992), pp.72-90.

²⁵⁹H.Recalde Beneficencia, asistencialismo estatal y previsión social/1, Buenos Aires (1991), pp.32-8.

²⁶⁰Argentine Republic Censo Nacional 1914. Tomo X: valores mobiliarios y estadísticas diversas, Buenos Aires (1917), p.92.

accidents and sickness and burial expenses.²⁶¹ Three mutual aid societies specialised in providing pensions. The most important of these was the Caja Internacional Mutua de Pensiones. This was established in the Federal Capital in 1901 and contained 72,835 members by 1916.²⁶²

Table III:7 Membership of welfare organisations in the Federal Capital, 1914.

Contributory pension funds.....	76,056
Union funds.....	13,420 *
Catholic organisations.....	23,920
Military funds.....	368
Mutual aid societies.....	300,000 @

* This was dominated by the railway workers' fund, which contained 8,378 members.

@ This is a rough calculation made by A.Bunge.

Source: A.Bunge El seguro nacional, Buenos Aires (1917), pp.128-33.

Table III:7 shows that on the eve of the First World War, mutual aid societies dominated welfare insurance in Buenos Aires, containing roughly 300,000 affiliates. This represented 29 per cent of the total population of working age²⁶³ and, when taking

²⁶¹M. Passanante Pobreza y acción social en la historia argentina: de la beneficencia a la seguridad social, Buenos Aires (1987), pp.75-80 and J. Fogarty "Social experiments in regions of settlement" in D. Platt, ed Social welfare 1850 to 1950: Australia, Argentina and Canada compared, London (1989).

²⁶²República Argentina Censo Nacional 1914. Tomo X.., pp.100-103.

²⁶³Argentine Republic Censo Nacional 1914. Tomo III: población, Buenos Aires (1916), p.20. "Working age", used in lieu of data for the economically active population, is defined here

into account that the coverage of individuals usually extended to their immediate family members, demonstrates that a substantial proportion of the population participated in collective welfare organisations.

There are indications that mutual aid societies began to suffer increasing financial difficulties following the First World War. This resulted from rising demands for benefits from their ageing memberships, falling contributions due to the recession of 1914 to 1919 and administrative fragmentation.²⁶⁴ These problems might have served as a warning to future social security policy-makers. Despite these set-backs, mutual aid societies' memberships continued to expand, with some estimates gauging their national affiliation to be around two million in 1943 (roughly a fifth of the total population of working age).²⁶⁵ This reflected the rapid increase in urban, industrial employment and the expansion of trade unions.²⁶⁶ Table III:8 shows that the bulk of the societies' expenditure was concentrated on healthcare. Nevertheless, services largely targeting the elderly, such as pensions and funerals, accounted for over a fifth of

as between 15 and 64 years old.

²⁶⁴S.Baily "La sociedades de ayuda mutua...", p.492.

²⁶⁵J.Juarez Los trabajadores en función social, Buenos Aires (1947), p.127. No figure for the economically active population is available for this period, although the 1947 National Census records a population of 10,215,302 aged between 14 and 59 (INDEC Cuadros ineditos..., p.104).

²⁶⁶Between 1936 to 1945 union membership grew from 369,969 to 528,523 (R.Munck Argentina. From anarchism to Peronism. Workers, unions and politics, 1855-1985, London (1987), pp.115 and 132).

outgoings.

Table III:8 Mutual aid society expenditure in 1943.

	Per cent of total spend	Total spend (1943 pesos)
Healthcare	70	18,988,266,40
Subsidies and pensions	5	1,384,676,59
Funerals	17	4,698,702,40
Other services	8	2,215,482,50

Source: J.Juarez Los trabajadores..., p.128.

By the 1940s, mutual aid societies were developing stronger ties with several state agencies. These included the labour ministry's Dirección de Mutualidades which was responsible for regulating and coordinating their activities.²⁶⁷ According to the Dirección:

Mutualism should move without delay from being simply the loaning of services offering protection and assistance; it must become integrated with the various elements of social provision..closer to a system of social insurance;..²⁶⁸

In 1946 all mutual aid societies were absorbed into the Dirección, which set minimum levels of services and membership

²⁶⁷J.Mensa "Algunas consideraciones sobre legislación mutual" Crónica mensual de la Secretaría de Trabajo y Previsión, January 1946; J.Juarez Los trabajadores..., p.128 and 132-3.

²⁶⁸J.Mensa "Algunas consideraciones..", p.83.

levies.²⁶⁹ Within a short period the societies lost their individual welfare functions; their pension schemes were incorporated into the new social insurance funds, whilst their healthcare functions formed the basis of the semi-public medical system.²⁷⁰

Thus, during the 1940s mutual aid societies met the same fate as state funded charities (see above). This gave the state the monopoly of large-scale institutional initiatives for the elderly, although, as has already been shown, this did not mean that all GBA's elderly received adequate protection. The rapid expansion of social insurance affiliation which brought with it prospects of early retirement and relatively generous pension payments reduced the perceived need for large-scale private institutional action. This was also discouraged by the mood of statism which predominated from the 1940s to 1960s.

ii) Non-governmental organisations.

In the 1960s a new form of private institution began to appear in Latin America and other developing regions: the non-governmental organisation (NGO).²⁷¹ These were extremely

²⁶⁹"Deberán contribuir con diez centavos mensuales los asociados de sociedades mutuales" Crónica mensual de la Secretaría de Trabajo y Previsión, January 1946, p.90.

²⁷⁰See C.Escudé Aspectos ocultos de la salud en la Argentina, Buenos Aires (1976), pp.38-44 for a description of the obra social healthcare system.

²⁷¹For example, see A.Fernandez "NGOs in South Asia: peoples' participation and partnership" and L.Landim "Non-governmental organisations in Latin America" World development, (1987) pp.39-

heterogeneous in both form and function and can only be loosely defined as:

..private, non-profit organisations that are publicly registered (i.e., have legal status), whose principal function is to implement development projects favouring the popular sectors, and which receive financial support.²⁷²

The emergence of NGOs in Argentina partly reflected the gradual deterioration of state welfare programmes from the late 1950s. This coincided with a shift in the emphasis of welfare planning throughout Latin America. The new thinking stressed the role of "community development programmes", which aimed to encourage the poor to participate more actively in their own welfare through mutual support, cooperatives and a combination of grassroots and top-down planning.²⁷³ However, a series of repressive regimes tended to stifle rather than encourage popular participation. Thus, church organisations and political militants from the traditional left became aware of the need and opportunities for non-state actors to play a significant role in small-scale, grassroots development projects.²⁷⁴ Much of this activity was conducted informally by small groups of individuals in shanty

49 and 31-35.

²⁷²M.Padron Los centros de promocion y la cooperacion internacional al desarrollo en America Latina (mimeo), Buenos Aires (1986).

²⁷³E.Tenti Fanfani Estado y pobreza...., pp.83-90.

²⁷⁴L.Landim "Non-governmental organisations in Latin America." World Development (1987) and A.Hall "Non-governmental organisations and development in Brazil under dictatorship and democracy" in C.Abel and C.Lewis, eds Welfare, poverty and development in Latin America, London (1993), pp.422-3.

towns and poor rural neighbourhoods.²⁷⁵ However, in some cases formal institutions emerged, some of which were still operating in the 1990s.²⁷⁶

Table III:9 Period of foundation of NGOs still operational by June 1992.

1960:	6	1975:	33	1990:	162
1965:	13	1980:	56	1992:	168
1970:	17	1985:	104		

Source: Grupo de Analisis y Desarrollo Institucional y Social (GADIS) Directorio de organizaciones no gubernamentales de promoción y desarrollo de Argentina, Buenos Aires (1992) p.209.

Table III:9 indicates that the number of NGOs in Argentina grew steadily during the 1960s and 1970s and at a faster rate during the 1980s.²⁷⁷ This reflected worsening poverty, the diffusion of the NGO concept and, from the 1980s, increased opportunities due to redemocratisation. NGOs varied in size from a handful of

²⁷⁵Most histories of shanty towns in GBA make reference to the activities of religious and left-wing individuals during the 1960s and early 1970s. For example, see E. Pastrana "Historia de una villa..", pp.135-40.

²⁷⁶Grupo de análisis y desarrollo institucional y social (GADIS) Directorio de organizaciones no gubernamentales de promoción y desarrollo de Argentina, June 1992, Buenos Aires (1992), pp.21 and 27, shows that Caritas Argentina (a catholic organisation) and La Asociación Emaús de Rosario (a left-wing organisation) were founded in 1956 and 1959, respectively and still existed in 1992.

²⁷⁷It should be noted that the data does not include NGOs no longer operating in 1992 and that the register is by no means complete. Nevertheless, the trend it demonstrates is generally supported by academics (see A.Thompson "El tercer sector y el desarrollo social" in E.Bustelo and E.Isuani, eds Mucho, poquito o nada..., pp.63-4 and B.Cuenya, A.Rofman, M.Di Loreto and C.Fidel "Proyectos alternativos de habitat popular y ONGs en la Argentina" Medio Ambiente y Urbanizacion (1990), p.56.).

individuals to large, international associations and performed a diverse range of functions. Thus, it is not easy to assess their impact on the welfare of particular social groups such as the elderly. Of the 172 listed in the GADIS register, 15 claimed to run programmes specifically directed at the needs of the elderly, of which 13 were located in GBA.²⁷⁸ Two of these provided direct financial support, nine provided advice and training, two promoted healthcare and two were concerned with academic investigation. Seven of these NGOs provided data on their annual budgets, which amounted to a total of US\$ 1,167,000 for 1992. Thus, the information provided by GADIS suggests that NGOs concerned with the economic needs of the elderly were too few in number and too restricted in their budgets to play a significant role in filling gaps in state social insurance and assistance.

Nevertheless, it is probable that NGOs had a more important effect on elderly welfare than the GADIS register suggests. The survey was far from complete, excluding several of the NGOs referred to below and in subsequent chapters.²⁷⁹ Moreover, a number of the NGOs listed in the register as not providing services specifically for the elderly did in fact offer a number of direct and indirect benefits to this group. The most notable example of this was CARITAS, described in detail below. Finally, it should be noted that the aim of most NGOs was not to

²⁷⁸See GADIS Directorio de organizaciones..., p.220.

²⁷⁹These include the Fundación para la Atención Integral del Anciano y la Familia and the Fundación para Estudio e Investigación de la Mujer (see below).

distribute direct welfare benefits, but to provide advice and training to grassroots initiatives among deprived social groups.²⁸⁰ Consequently, the relationship between the size of their budgets and their impact on elderly welfare was less clear-cut.

The limited number of studies of NGOs in Argentina identify various problems common to these organisations. One area of general difficulty is the expansion of NGOs from individual small-scale projects to larger regional or national organisations. This poses several challenges, including the need to develop effective administrative structures while maintaining flexibility and the organisation's original ethos.²⁸¹ The process may be hindered by erratic flows of funds, particularly when these are derived from overseas. However, the most serious challenge to growth is the nature of the relationships between NGOs and the state. As shown above, earlier voluntary sector organisations had suffered from a high level of reliance on government funding and, as a result, lost their independence. By contrast, through the 1970s and 1980s voluntary organisations received little if any funding from the state. Indeed, given that the early NGOs were established during authoritarian regimes, it is probable that relations between them and the state must at best have been mutually suspicious. Subsequent redemocratisation

²⁸⁰L.Landim "Non-governmental organisations..", pp.33-5.

²⁸¹S.Anis "Can small-scale development be a large-scale policy? The case of Latin America." World Development (1987) and R.Martinez Nogueira "Lifecycle and learning in grassroots development organisations." World Development (1987).

and the devolution of some social welfare functions to local governments presented NGOs with both opportunities and dilemmas. By 1989 a small number of government loans and subsidies were being made available to NGOs and several public agencies had expressed interest in joint projects. By the late 1980s, most NGOs had obtained official registration as non-profit making entities.²⁸² This exempted them from paying taxes and, in some cases, may have facilitated access to state resources. A 1988 conference on relations between the Argentine state and NGOs identified the following problems:

1. The heterogeneity of state agencies, each with their own agenda, can lead to conflicting and contradictory alliances.
2. The risk of compromising the NGO's political autonomy.
3. Differences between NGOs and state agencies in the scale of projects and attitudes towards participation.²⁸³

The way in which NGOs confronted these challenges is considered below in the descriptions of individual agencies.

1) HELP AGE INTERNATIONAL (HAI).

HAI was established in London in the early 1980s as a network of age-care NGOs based in both developed and the developing countries. By 1993 40 such organisations participated in the

²⁸²A survey of 58 NGOs carried out in the 1980s found that 92 per cent were formally registered (B.Cuenya et al "Proyectos alternativos..", p.53).

²⁸³A.Thompson The voluntary sector in transition. The case of Argentina. Serie Estudios GADIS, no.4, Buenos Aires (1989), pp.27-8.

network, either as full or associate members. The former had direct involvement in HAI's strategic decisions, whilst the latter were allowed to participate in regional fora and conferences.²⁸⁴ The network contained several Latin American NGOs, including three full members²⁸⁵ and five associates.²⁸⁶ This both attested to HAI's interest in the region and the degree of participation afforded to organisations from developing countries.

Nevertheless, the activities of HAI in Argentina were restricted by a number of factors. The first of these was the low priority afforded Latin America as a whole. HAI funded a large number of projects across the developing world. Some of these consisted of "operational programmes", which involved the direct participation of HAI workers in the field. However, the preferred modus operandi for Latin America was the indirect funding of projects initiated by local organisations. It was argued that this reflected a higher degree of social organisation and voluntary activity in the continent.²⁸⁷ Indirect funding may also have been due to the smaller budget allocated to Latin America as

²⁸⁴Interview with Susanna Connor, project officer Latin America and the Caribbean, HAI, London 18th January 1994, 50-85 and 336-355.

²⁸⁵Pro Vida (Colombia), Pro Vida (Bolivia) and AGECO (Costa Rica): HAI Horizontes 32, London, November 1993.

²⁸⁶CARITAS (Chile), Pro Vida (Peru), Pro Vida (Ecuador), ANAYA (Dominican Republic) and FAIF (Argentina); see HAI Horizontes 32.

²⁸⁷Interview with S. Connor, 140-180.

compared to Asia or Africa.²⁸⁸ This reflected HAI's particular concern for elderly refugees and victims of large-scale natural hazards (both relatively uncommon in Latin America) and the preference of major external funding agencies, such as the European Community (EC) and Overseas Development Association (ODA), for relief work in regions generally considered as more impoverished.²⁸⁹

Argentina was afforded a low priority relative to other Latin American countries. Both the EC and ODA refused to fund projects in what they considered to be a "middle income country".²⁹⁰ For similar reasons, the financial committee of HAI did not consider Argentina a priority. According to the regional project officer:

The Help the Aged trustees who are on the international operations committee...which is administered under the name of HAI...some of them do have objections to funding in Argentina and I can't say that we would now be able to increase our work there again...It's to do with making comparisons with poorer countries...If we really felt we had real reason to expand the programme again, we would have to have a debate in that forum and find out what the real objections were...If we do, they might cut funding altogether.²⁹¹

HAI activities in Argentina were also restricted by the low priority afforded to the elderly in development funding as a

²⁸⁸Interview with S. Connor, 140-145.

²⁸⁹Interview with S. Connor, 164-195.

²⁹⁰Interview with S. Connor, 283-306. Interestingly, both agencies were prepared to fund projects in Chile, which enjoyed a higher per capita income. The project officer suggested that this probably reflected attempts to mitigate the social costs of Chile's long period of military dictatorship.

²⁹¹Interview with S. Connor, 574-597.

whole. The organisation had encountered greater difficulty in obtaining external funding than had other development NGOs. This reduced the overall scope of its activities. According to the regional project officer:

It has taken a while to get on board the issues that elderly people face and why they are important in the development process...There are definite trends in the development world and ageing and older people certainly wasn't one of them...It is beginning to change but it's still difficult to get..money or support for the kind of programmes that we have.²⁹²

These restrictions explain why HAI involvement in Argentina was reduced from five to just two projects between 1992 and 1993. Detailed descriptions of a project which maintained funding and one which lost it are given below in separate sections.²⁹³ According to HAI, the process of selection favoured local organisations with a specialist interest in the elderly, rather than ones with broader development objectives.²⁹⁴ The scaling-down of operations reduced what was already a marginal role in promoting the economic welfare of needy elderly in GBA as a whole and is indicative of the problems facing other international NGOs operating in this field.

²⁹²Interview with S.Connor, 211-225.

²⁹³These are, respectively, CEPEV and FOC. The other project to maintain funding, La Fundación para la Atención Integral del Anciano y la Familia (FAIF), was based outside GBA and is thus not of direct interest. However, descriptions of its activities can be obtained from C.Ball "The experience of FAIF in Argentina" Community development journal, Vol.27, No.2, London 1992 or FAIF Talleres para la tercera edad: testimonios de sus protagonistas, Córdoba, 1990.

²⁹⁴Interview with S.Connor 385-398.

2) El Centro de promoción y estudios de la vejez (CEPEV):²⁹⁵

CEPEV was founded in 1987 by a number of PAMI social workers and academics. One of these, having conducted a detailed study of old age and poverty in the poor urban neighbourhood of La Boca,²⁹⁶ proposed the implementation of a pilot project there. Through contacts with internationally-recognised academics, CEPEV was able to obtain funding from the Inter-American Foundation (IAF), an organisation based in the USA. The La Boca project aimed to

...form an association of elderly people in an area of poverty, given that these groupings do not develop spontaneously in pockets of poverty, and facilitate the access of these poor elderly people to private and public benefits or resources which other groups are able to obtain thanks to their better relative positions, their better experiences of life, their greater capacity to exploit such resources.²⁹⁷

This objective contains the implicit assumption that the PAMI Centros de Jubilados programme was less-easily established in poor neighbourhoods whose residents often lacked organisational experience. Furthermore, CEPEV considered such day centres less appropriate to the needs of poor elderly, many of whom lacked insurance pensions and were therefore denied PAMI membership. These issues are considered further in the following chapter.

The project in La Boca proved a success and by 1991 the resultant elderly organisation contained 250 members. CEPEV played a purely consultative role in La Boca and, by 1990, most of the day-to-day

²⁹⁵The Centre of the Promotion and Study of the Elderly.

²⁹⁶N.Redondo Ancianidad y pobreza: una investigación en sectores populares urbanos, Buenos Aires (1990).

²⁹⁷Interview with S.Simone of CEPEV, Buenos Aires 1.6.93, 1/065 to 1/073.

decisions were being taken and executed by elderly locals. By grouping together, the elderly of La Boca were able to obtain a number of PAMI benefits, including medical aid and subsidised day-trips. The organisation distributed food parcels obtained through the PAMBA programme and provided general advice about applications for contributory and assistance pensions.²⁹⁸ As a result, it was decided to set up a second project in a shanty town outside the Federal Capital, Villa Jardín. This is examined in detail in the next chapter.

Whilst CEPEV took pains to preserve its autonomy, it had a large number of contacts with state agencies. Indeed, its executive director remained a senior official in PAMI. As is shown in chapter four, CEPEV often used these personal contacts to great effect in obtaining welfare benefits for elderly in the two projects. However, it did not favour participation in joint projects with state agencies and received no government funding. Indeed agencies such as PAMI and the STE may have been more inclined to regard CEPEV as a rival organisation, given its commitment to establish elderly organisations with no formal ties to the state.

CEPEV achieved a number of successes in the first years of its life, but ambitions to expand activities beyond two urban neighbourhoods were thwarted. This failure was due to changes in funding largely beyond CEPEV's control. By 1991 it was receiving

²⁹⁸A.Thompson Segundo informe de monitoreo: el Centro de Estudios y Promoción de la Vejez, (mimeo) Buenos Aires (1991).

funds from Help Age International (HAI) and CONICET (an Argentine research institute), in addition to support from IAF, giving a total of US\$60,000 per annum.²⁹⁹ However, during the following two years the IAF funding was discontinued and HAI's aid was frozen. This forced CEPEV to reduce its staff from three full and two part-time workers to just one part-time and to give up its small rented office. Thus, by 1992 its activities were reduced to just maintaining occasional contact with the Villa Jardín project. Attempts to develop contacts with other local NGOs concerned with the elderly, such as FOC (see below), were not reciprocated. By early 1993 the prospects of obtaining additional funding appeared slim and so CEPEV's activities seemed destined to remain pilot projects with very localised impacts.

The experiences of CEPEV illustrate the problems that NGOs face if they are not prepared to develop close relations with state agencies. Despite the evident success of its two pilot programmes, CEPEV remained dependent on a small number of funding agencies which proved to be unreliable, threatening its eventual collapse.

3) **La Fundación de Organización Comunitaria (FOC):**³⁰⁰ Whilst FOC's activities did not extend to any of the neighbourhoods studied in this thesis, it provides a useful comparison with the experiences of CEPEV. FOC was established in 1981, at the end of the Proceso period, by a group of women living in shanty towns

²⁹⁹GADIS Directorio de organizaciones..., p.55.

³⁰⁰The Foundation for Community Organisation.

around Lomas de Zamora in PBA, rather than by social workers and academics. They sought to improve healthcare and hygiene by establishing womens' groups and providing basic medical training.³⁰¹ FOC's slow initial growth and informal origins were reflected in the fact that it did not obtain legal recognition until 1989.³⁰²

By 1992 FOC had been transformed into one of the largest development NGOs in GBA. Its activities had been broadened to include communal kitchens, kindergartens, micro-enterprises, housing improvements and a number of services for the elderly. FOC was receiving funding from a wide range of sources, including UNICEF Argentina, La Fundación Antorchas (a local trust), the Dutch Embassy and Help Age International. In early 1993 FOC moved to larger well-equipped premises in the centre of Lomas de Zamora. Thus, at first sight, FOC would appear to provide a clear example of successful NGO expansion.

The rapid transformation of FOC from a number of informal projects to a large organisation reflected the close relationship it was able to develop with the municipality of Lomas de Zamora. Its legal recognition and rapid expansion were linked to the election of a new mayor in 1989. This was followed by the appointment of a founder member of FOC as municipal minister of

³⁰¹FOC Las educadoras sanitarias comunales de Lomas de Zamora: síntesis y experiencia de los programas. (mimeo) Lomas de Zamora, 1981.

³⁰²GADIS Directorio de organizaciones.... p.95. Legal recognition or "personeria juridica" is a necessary prerequisite for formalising relations with state agencies.

social assistance and by 1992 several other members of FOC were employed by the ministry.³⁰³ These officials proposed to extend the successful experiences of FOC to other parts of the municipality as part of a state programme for the establishment of "Centres of Community Organisation".³⁰⁴ Thus, rather than simply establishing joint projects, municipal and FOC activities and personnel were being integrated to the extent that it was difficult to separate the two organisations. This contrasts sharply with the relation between CEPEV and state agencies. Whilst there was no clear evidence that FOC received direct subsidies from the municipality, their close ties made this quite likely.

It is not clear whether FOC's expansion was the cause or result of its strong municipal ties. Given that FOC personnel were appointed to the municipality rather than vice versa, it would appear that the relation was more NGO penetration of a state agency than the reverse. Nevertheless, the relation carried the risk of comprising FOC's development objectives with political ones and posed serious administrative challenges. Moreover, the relation was extremely sensitive to any future change in municipal office-holders.

There are indications that the expansion of FOC's activities

³⁰³Interview with A. de Micheli, sub-secretary of social assistance, Lomas de Zamora, 5th November 1992.

³⁰⁴Subsecretaría de Acción Social Comunicación de la subsecretaría de acción social. Información para los C.O.C. (mimeo), Lomas de Zamora, 1992.

occurred more in breadth than in depth. Its services for the elderly stressed the importance of forming local day centres and workshops. By November 1991 two of these had been established, with a total membership of 45 elderly women. A third centre was set up in conjunction with a PAMI Centro de Jubilados and contained 50 active members.³⁰⁵ These groups had a wide range of objectives including providing advice for pension applications, gymnasia classes for the elderly and healthcare education. However, by early 1993 there was little evidence that these had evolved beyond informal discussion groups and funding from Help Age International was discontinued. Several factors may account for this failure. The shanty towns around Lomas de Zamora contained far smaller numbers of elderly than the neighbourhoods in which CEPEV worked and thus the creation of large groups was more difficult.³⁰⁶ Moreover, FOC admitted that its central concern was the plight of mothers and young children, rather than the elderly.³⁰⁷ Consequently, most had more experience of working with mothers' groups and childcare than of the special needs of the elderly. None were aware of the range of potentially available pensions or subsidies and few efforts were made to

³⁰⁵FOC Informe de avance del proyecto de tercera edad, julio-noviembre 1991, (mimeo) Lomas de Zamora (1991) and FOC Proyecto de integración de la tercera edad como educadores sanitarios comunales (mimeo) Lomas de Zamora (1990).

³⁰⁶1980 Census data shows that in most of the enumeration districts in which FOC operated (F.23, F.24, F.26, F.27 and F.30) over 65 year-olds accounted for less than 1.5 per cent of the total population (INDEC La pobreza..., p.125.).

³⁰⁷A publicity leaflet issued by FOC in 1992 gives the organisation's principal aim as: "To improve the quality of life in marginal communities, providing technical support and prioritising as the focus of its activities the mother-child binomial."

directly involve the elderly in group decision-making.³⁰⁸

The experiences of FOC illustrate some of the potential difficulties faced by NGOs as they seek to expand their activities beyond a small number of pilot projects. Growth can lead to the development of new activities beyond the range of experience of existing members. FOC was far less successful in its dealings with the elderly than it was in areas closer to its original remit. As was seen in the elderly day centres, NGO expansion may reduce the scope for grassroots participation. It also increases the temptation to develop strong ties with organisations, be they funding agencies or government organs, whose objectives may not coincide with those of the NGO. Whilst they pose new challenges, none of these developments are necessarily detrimental to the success of NGOs. Indeed, FOC's links with the municipality could be a valuable source of experience and training for members, enabling them to develop more effective programmes for the elderly in the future.

4) CARITAS Argentina: The catholic church played a central role in the provision of social assistance in Argentina in the nineteenth and early twentieth centuries, through charitable organisations similar to the Sociedad de Beneficencia (see above). Whilst these generally focussed on the needs of mothers and young children as opposed to the elderly, the encouragement of "workers circles" contributed to general expansion of mutual aid societies' pension coverage (see above). As mentioned

³⁰⁸Direct observations by the investigator.

earlier, these assistance and insurance initiatives came into conflict with the welfare monopoly imposed during Peronist rule and largely disappeared. The overthrow of Peron gave the church more scope for action and in 1956, a year after the dissolution of the Fundación Eva Peron, CARITAS Argentina was formally established.³⁰⁹

CARITAS Argentina stated its central objective as:

To encourage and coordinate the official charitable activities of the catholic church, as part of its broader pastoral mission, through practices reflecting circumstances and experiences, in order to attain a more integrated development for all men, especially the most marginalised people and communities.³¹⁰

CARITAS is part of an international hierarchy, paralleling the organisation of the catholic church. This ranges from the global headquarters in Rome, to the Latin American secretariat in Bogota, to the national centre, to individual bishoprics and dioceses. These tiers of organisation are presided over by the corresponding priests, bishops and archbishops. Thus, CARITAS activities are closely connected to the broader structure of the catholic church. As will be seen, the individual components of this hierarchy enjoy considerable autonomy, although they may be called upon to fund other areas of CARITAS at times of crisis.

CARITAS activities expanded steadily through the 1960s and 1970s, reflecting the growth of the NGO sector as a whole. This

³⁰⁹See GADIS Registro de organizaciones..., p.27.

³¹⁰Comisión Nacional de Caritas Argentina Memoria y balance, periodo 1987-1990 (mimeo) Buenos Aires (1991).

expansion occurred despite the conservative orientation of the Argentine church.³¹¹ CARITAS was of particular significance during the Proceso period, since it was largely exempt from government repression and interference.³¹² Indeed, several CARITAS branches in Buenos Aires formed the focus of popular opposition to the eradication of shanty towns in the late 1970s.³¹³ The economic crises of the 1980s saw a dramatic expansion in the scope of CARITAS activities, including emergency food aid programmes.³¹⁴ At the same time, there was a shift in policy away from pure assistance to employment training workshops and micro-enterprises.³¹⁵

A full evaluation of the impact CARITAS activities on the welfare of the elderly in GBA is not easy, since each individual parish establishes its own priorities and runs its own assistance programmes. The cases of three individual parishes are examined in detail in the next chapter. Nationally, CARITAS activities

³¹¹According to I.Valler in Catholicism, social control and modernisation in Latin America Santa Cruz, California (1970), p.126: "Most pastors and bishops are orientated to the values of the social elites rather than to the workers, the agricultural labourers or the urban poor."

³¹²E.Mignone "The catholic church, human rights and the "dirty war" in Argentina." in D.Keogh, ed Church and politics in Latin America, London (1990) pp.352-72, for an account of relations between senior church figures and the military authorities.

³¹³M.Bellardi and A.de Paula Villas miseria..., pp.63-77.

³¹⁴Comisión Nacional de Caritas Argentina Memoria y balance..., pp.10-13.

³¹⁵For example, see "Promoción, asistencia y asistencialismo." Informe Caritas, Buenos Aires, September 1992, p.17.

tended to prioritise the needs of poor northern provinces rather than those of GBA.³¹⁶ This might have reflected the particular lack of social insurance and state assistance in these regions (see Table III:3). Publications at the national and bishopric level, made more reference to groups such as children, flood victims and unemployed men than the elderly.³¹⁷ The only programme run at the national level directly targeting the elderly was the establishment of a small number of rest homes. These benefited a maximum number of 2,363 households across the country.³¹⁸ It is difficult to estimate the proportion of elderly who benefited from more general assistance programmes, such as emergency food aid. However, it is possible that the shift in emphasis away from assistance to productive ventures could have favoured social groups who are more capable of work.

CARITAS did not suffer from many of the limitations common to NGOs. Through the catholic church, it had a secure base of funding which could be increased at times of crisis by support from overseas branches. In the early 1990s, CARITAS Argentina was receiving significant levels of financial assistance from its

³¹⁶Aid targeted at northern provinces included the "Más por menos" programme of the 1970s and the "Regreso con esperanza" in the early 1990s (M.Passanante Pobreza y acción..., p.156 and Comisión Nacional de Caritas Argentina Memoria y balance..., p.14).

³¹⁷Comisión Nacional la Caritas Argentina Memoria y balance..., p.18.

³¹⁸Comisión Nacional de Caritas Argentina Memoria y balance..., pp.19-20. The figure for households benefitted by rest homes also included the activities of other community organisation projects.

German, Spanish and Italian counterparts.³¹⁹ Its large size and prestige also enabled it to attract funding from a range of private businesses and run joint projects with organisations such as UNICEF.³²⁰ Financing was also facilitated by flexible arrangements between national bishoprics. For example, during the inflationary crisis of 1989 the Federal Capital district provided funding for food aid in more peripheral parts of the city.³²¹

Relations between CARITAS and state agencies differed from the case of most NGOs in as much as Caritas Argentina was often the larger member of the partnership. Thus, there was less danger that its objectives would be hijacked or modified. Nevertheless, CARITAS Argentina was wary of involvement in projects which might be of party political inspiration.³²² Cooperation with state agencies increased through the 1980s and early 1990s. By late 1992, CARITAS was developing links with PAMI and the STE to develop a new assistance programme aimed at the elderly, although no details of the project had been agreed.³²³

CARITAS Argentina was successful in implementing a wide range of

³¹⁹Comisión Nacional de Caritas Argentina Memoria y balance..., pp.17, 28 and 31.

³²⁰Comisión Nacional de Caritas Argentina Memoria y balance..., pp.13 and 24.

³²¹Comisión Nacional de Caritas Argentina Memoria y balance..., p.11.

³²²Interview with Director of CARITAS Argentina, Buenos Aires 24th November 1992.

³²³Interview with Director of CARITAS Argentina 24th November 1992.

assistance projects of benefit to disadvantaged groups, including the elderly. However, it should not be considered an adequate safety-net for the shortcomings of state action. In 1992 the national headquarters only contained 13 full-time staff and just one computer.³²⁴ Moreover, its dual objectives of social assistance and furthering the catholic faith might not necessarily be compatible.³²⁵ This raised the question of whether assistance should be dependent upon religious and moral compliance to catholicism.³²⁶ These issues are examined in more detail in the next chapter.

As has been seen, it is more meaningful to stress the great diversity of NGO activities in GBA rather generalise about their significance and performance. This diversity encompasses all aspects of NGOs, including their origins, objectives, structure, scale and relations with other organisations. However, it is likely that their impact on the economic welfare of poor elderly was very limited, compared to the actions of large state programmes. It is possible that development NGOs evolved more slowly in Argentina than in other parts of Latin America due to the country's relatively high living standards and the large

³²⁴GADIS Directorio de organizaciones..., p.27.

³²⁵Most CARITAS publications devote considerable space to religious and moral discussions. For example, see "Consecuencias laterales del divorcio" in CARITAS es compartir, Buenos Aires September 1992.

³²⁶Church assistance earlier in the 20th century had sometimes reflected these criteria (E.Tenti Fanfani Estado y pobreza..., pp.24-34).

welfare role played by the public sector.³²⁷ Clearly, they were not able to provide an alternative to nor a safety net for public sector failure. Most NGOs and external sources of funding did not afford the elderly the same priority as other social groups. Small, unreliable budgets reduced the scale of their operations and tempted them to submit their particular objectives to those of more powerful organisations.

The role of NGOs was also limited by a lack of close cooperation amongst them. In the early 1990s a number of general conferences were held and a register of NGO activities was published.³²⁸ However, the continued absence of communication between the various GBA NGOs funded by HAI indicated that the impact of these initiatives must have been minimal. Whilst cooperation between NGOs was hindered by their very diversity, it would have enabled them to redress the imbalance of power with state agencies and to exert more influence over general welfare policy. Financial cooperation may have also enabled NGOs to overcome some of their budgetary limitations.

iii) Direct overseas assistance.

As well as providing funds for local NGOs, some European governments sought to provide more direct forms of social

³²⁷A.Thompson The voluntary sector...., p.30.

³²⁸A.Thompson The voluntary sector...., p. 27 and GADIS Directorio de organizaciones....

security for citizens residing in Argentina. Given the timing of European immigrations (see previous chapter), it was probable that a high proportion of second generation or post-war immigrants had reached old age by the 1990s. The intervention of European governments reflected international recognition of the failings of the Argentine welfare system and fears that large numbers of impoverished pensioners would return to their countries of origin in order to obtain assistance. No comparable services were offered by Latin American governments, despite high levels of emigration to Argentina. This was probably because Argentine welfare programmes were generally considered superior to those elsewhere in the continent.

The most important form of overseas welfare intervention was the provision of retirement pensions. A 1991 Labour Ministry report estimated that overseas pensions accounted for 2 per cent of total affiliation to social security.³²⁹ These included 65,000 Titulari di beneficio previdenziale, which had been awarded by the Italian government since the signing of an international treaty in 1961. Titulari consisted of regular monthly pension payments, worth 400 pesos in early 1993. Until the early 1990s, eligibility for these benefits required proof of Italian citizenship, one year's work and military service in Italy and at least 15 years of pension contributions within the Argentine system. Following this, eligibility criteria were tightened, stipulating at least 5 years' work in Italy. This change

³²⁹J.Scipione et al Situación de los beneficiarios del sistema nacional de previsión social, Informe de GALLUP (mimeo), Buenos Aires (1992), p.36.

reflected the mounting financial difficulties of the social security system back in Italy.³³⁰

The Italian government offered its citizens a number of other benefits in addition to the titulari. These included 5,000 non-contributory military veterans' pensions worth 200 pesos a month in 1993. During the economic crisis of 1989 and 1990 large amounts of emergency food aid and medical drugs were made available.³³¹ Emergency financial assistance remained important after the crisis: 2,500 such grants, worth up to 400 pesos, were being distributed in the Federal Capital and PBA in 1993.³³² These employed similar means tests to state assistance pensions and information about them was spread by word of mouth rather than by formal publicity.³³³ Finally, some Italian government assistance was channeled through local Italian clubs, several of which had their roots in the old mutual aid societies.³³⁴ These clubs sometimes liaised with the consulates over individual claims for social assistance and provided members information about both

³³⁰Interview with Sr Giovannini, pensions officer, Italian Embassy, Buenos Aires 29th March 1993.

³³¹In 1989 US\$ 150 million of such assistance was provided (A.Schneider "Italian immigrants in contemporary Buenos Aires: their responses to changing political, economic and social circumstances", PHD Thesis, London (1992) pp.276-79).

³³²By then, these were being mainly distributed by regional consulates. Two such consulates operated in GBA: one in the Federal Capital and the other in La Plata (the capital of the Province of Buenos Aires).

³³³Interview with Sra Tussini, Asistenzi Sociali, Italian Consulate, La Plata, 18th May 1993.

³³⁴A.Schneider "Italian immigrants..", pp.278-84.

Italian and Argentine benefits.³³⁵

In contrast with the Italian government, direct Spanish assistance was up-graded in 1993. Beforehand, the principal form of assistance had consisted of 10,000 quarterly grants based on similar eligibility criteria to the titulari.³³⁶ In 1993 a new assistance package was developed, consisting of monthly grants for any Spanish citizens aged over 65 with incomes below 202 pesos a month (the equivalent minimum payment in Spain). According to Spain's labour attaché, these subsidies sought to target those elderly who received minimum pensions from the self-employed workers' fund. The Spanish consulate predicted that around 15,000 grants would be granted by the end of 1993.³³⁷

The activities of the Italian and Spanish governments reflected growing international recognition of the shortcomings of Argentina's public welfare system. Whilst the new criteria for titulari would have reduced the number of contributory benefits granted, both governments maintained or even increased expenditure on means-tested support. This means that the impact of direct overseas intervention on the poorest elderly was of growing significance.

³³⁵Interview with Sr Giovannini. See local publications such as La Comunitá and L'Italiano, for accounts of Italian clubs.

³³⁶J.Scipione et al Situación de los beneficiarios..., p.36.

³³⁷"España equipará pensiones mínimas para los residentes" Ambito Financiero, 15th October 1993.

iv) Private pension funds.

The 1914 national census alludes to the existence of a number of private pension funds but does not undertake a full survey of them. Instead, it provides an account of one typical example, La Union Popular, which contained 37,000 members by this date.³³⁸ No further information is available about these funds or their evolution up to the 1940s, although it is highly probable that they subsequently met a similar fate to that of the mutual aid societies. Indeed, through much of the second half of the twentieth century private companies were expressly forbidden from offering any form of retirement pension scheme. This attitude reflected the belief that private pensions were superfluous to and would interfere with the operations of the state system. However, as the social insurance system plunged deeper into crisis in the 1980s, some provision was made to afford the private sector a limited role in this area of welfare.³³⁹

In 1987 the first private pension funds were established. These were to provide optional schemes, which would complement rather than substitute the public programme.³⁴⁰ As such, no provision was made for opting out of the state system. Table III:10 shows that after a slow beginning, affiliation to private insurance rose rapidly in the early 1990s, accounting for approximately three

³³⁸Argentine Republic Censo nacional 1914. Tomo X.., p.93.

³³⁹Latin American Weekly Report, London, 20th November 1986.

³⁴⁰D.Peluffo "El desarrollo del seguro de retiro en la Argentina" Mercado Asegurador, Buenos Aires, September 1991.

per cent of the total economically active population by mid-1992. However, the impact of private insurance on those who had already reached old age was very limited, since virtually no affiliates had as yet retired.

Table III:10: affiliation to private insurance schemes, 1980-1992.

Year	Trimester	Individual	Collective	Total
1988	4	5,252	569	5,821
1989	1	8,795	714	9,509
	2	15,584	1,331	16,915
	3	38,269	2,956	41,225
	4	67,534	41,048	108,582
1990	1	79,801	28,412	108,213
	2	82,698	28,818	111,516
	3	96,020	30,941	126,961
	4	99,180	37,932	137,112
1991	1	96,952	37,867	134,819
	2	75,273	40,510	115,783
	3	74,546	41,417	115,963
	4	83,199	204,326*	287,525
1992	1	83,484	223,191	306,675
	2	84,420	259,531	343,951
	3	85,067	286,877	371,944

*This sudden rise was due to the affiliation of all members of the commercial workers' union.

Source: Secretaría de Economía, Superintendencia de Seguros de la Nación Información estadística. Seguro de retiro., Buenos Aires, from 12th November 1991 to 26th February 1993.

The role afforded the private sector in social insurance was dramatically increased with the passing of a far-ranging reform

bill in September 1993.³⁴¹ This enabled private insurance companies to participate directly in a mixed, obligatory insurance system, albeit with a large number of state controls and guarantees. By the end of 1993 a large number of local and overseas firms were preparing to take advantage of the reform.³⁴² However, its effect on those already retired had yet to be felt.

4b) Micro-level strategies.

The preceding sections have explained the failure of large-scale institutions, be they state or non-state, to meet all the income needs of the elderly. As a result many elderly remained dependent on a number of other income sources, such as employment, family support and savings. These strategies have generally received less official and academic attention than the operations of large organisations and thus the available data are often incomplete and highly fragmented.

i) The household, family and friends.

This section looks at the structure of urban households, families and friendship networks, the role the elderly play in them and the degree of economic support they obtain. Before proceeding,

³⁴¹See Ambito Financiero, Buenos Aires, 24th September 1993 for the full text of the reform bill and E.Isuani and J.San Martino La reforma previsional... for a detailed account of the reform process itself.

³⁴²For example, see "AFJP: preparadas, listas, ya." El Cronista, Buenos Aires, 13th September 1993.

it should be emphasised that "family" and "household" are not synonymous terms, especially in Latin American societies.³⁴³ The former are based on kinship, whilst the latter involve an element of shared residence and may include non-kin. As will be seen below and in chapter five, distinctions between immediate kin, household members and more distant relatives are often blurred.

The Argentine national constitution puts the responsibility of providing for the economic needs of the elderly squarely on the shoulders of their immediate family members (see above). This is reflected in the criteria applied by the various means-tested benefits for the aged. The capacity of families and households to provide economic support for the elderly is influenced to some degree by changes in their size or composition. The only sources of data for such changes are the national censuses and occasional surveys. Both of these suffer from a number of weaknesses. National censuses do not always include data on households and do not always present it in a standard format, thus hindering comparison. Surveys are often based on samples too small to be statistically significant and are restricted to particular cities or neighbourhoods.

Tables III:11 to 13 summarise census information about household structures. They show that only a small minority of the total population lived alone, but that this had increased substantially

³⁴³E.Jelín "Family and household: outside world and private life" in E.Jelín, ed Family, household strategies and gender relations in Latin America, London (1991), pp.173-6, provides a good categorisation of different household and family structures.

Table III:11: Proportion of total and elderly population living alone, 1947-91.

Year	Number living alone (a)	(a) as % of total pop.	65+s living alone (b)	(b) as % of total 65+s
1947	648,829	4.1	na	na
1960	302,539*	1.5	na	na
1970	615,900	2.6	na	na
1980	749,600	2.7	268,977	12.0
1991	1,206,541	3.7	491,267	17.5

* This figure is most probably a miscalculation by the census authorities.

Source: INDEC Censo general de la nación, 1947. Cuadros inéditos. Características de familia y convivencia, estado civil y fecundidad, Buenos Aires (1970), p.2; INDEC Censo nacional de población, 1960. Tomo 1: total del país, Buenos Aires (1961), p.105; INDEC Censo nacional de población, familias y viviendas - 1970. Resultados obtenidos por muestra (total del país), Buenos Aires (1973) p.48; INDEC Censo nacional de población y vivienda, 1980 (total del país), Buenos Aires (1983), p.119; INDEC Censo nacional de población y vivienda, 1991 (total del país), Buenos Aires (1993), p.130.

Table III:12: Changes in the structure of Argentine households, 1970-91 (% of total households).³⁴⁴

Year	Unipersonal	Nuclear	Extended	Composite
1970	10.2	58.5	24.7	6.7
1980	10.4	58.2	24.0	7.4
1991	13.3	64.1	19.3	2.2

Source: as Table III:11.

³⁴⁴INDEC defined the different household structures as follows: (1) Nuclear: father and/or mother with/without single children (2) Extended: nuclear containing other relatives (3) Composite: nuclear or extended also containing non-relatives (INDEC Censo...1970..., p.7).

Table III:13: Comparison of household structure between Federal Capital and Argentina as a whole and between over 65 year-olds and the total population.

		Uniperson	Nuclear	Extend	Composite
1980	Argen.	2.7	56.0	31.5	9.9
	Arg 65+	12.0	35.7	43.1	9.3
	Capital	5.6	59.0	28.5	6.9
	Cap 65+	na	na	na	na
1990	Argen.	3.7	66.4	25.7	4.1
	Arg 65+	17.5	44.0	34.4	4.2
	Capital	8.2	66.5	21.4	3.9
	Cap 65+	22.7	44.2	29.6	3.4

Source: as Table III:11.

between 1980 and 1991. As seen in Table III:12, the growth of unipersonal households was part of a broader shift away from larger, extended units to smaller, nuclear ones. This trend has been observed in many urbanised, western societies and has been ascribed to a number of factors including falling fertility, improved access to housing and rising divorce rates.³⁴⁵

Table III:13 shows that the proportion of elderly living alone was substantially higher than that for the total population, accounting for almost a quarter of over 65 year-olds in the Federal Capital. This reflected the relatively low probability of an elderly individual having young children or a living partner.

³⁴⁵United Kingdom, Central Statistical Office Social trends 24, London (1994), pp.33-42; S.Cotts Watkins "Conclusions" in A.Coales and S.Cotts Watkins The decline of fertility in Europe, Princeton (1986), pp.420-49.

The latter was especially important for elderly women, who, due to their longer life expectancy, were much more likely to out-live their partners than the reverse. Consequently, elderly women were more likely to be living alone (29.3 per cent in the Federal Capital) than were elderly men (11.4 per cent).³⁴⁶

Whilst the great majority of elderly lived in multi-person households, this had experienced a significant fall during the 1980s. Unfortunately, it is not possible to disaggregate the census data to examine whether elderly with different socio-economic characteristics (such as jubilados or uninsured villeros) were more or less likely to live in a certain type of household. Nor is it possible to establish whether nuclear households containing over 65s just comprised an elderly couple or whether they also contained adult children. This could affect the capacity of the household to provide economic support. These issues are returned to in chapter five.

Some light is shed on these issues by surveys of the elderly's living conditions, two of which are summarised in Table III:14. The GALLUP data is based on a sample of 2,000 people in receipt of a retirement or widow's pension living in the Federal Capital and a number of provincial capitals, whilst the La Boca survey comprises of 223 elderly individuals living in a low income neighbourhood in the Federal Capital. Both surveys indicate that approximately a third of the elderly were living just with their spouses. As a result, less than half were parts of households

³⁴⁶INDEC Censo '91... (Capital Federal), p.85.

containing non-elderly members.

III:14 Individual survey data cerca 1990: the structure of households containing elderly in provincial capitals and La Boca (per cent).

	Capitals	La Boca
Alone	20.7*	27.8
With spouse	35.4	33.2
With spouse and children	12.5	10.3
With children	22.2	13.9
With other relatives	7.1	14.8@
With others	2.2	-

*The corresponding figure for the Federal Capital was 28.1 per cent (unfortunately, no other geographically desaggregated data was presented).

@This also includes the "with others" category.

Source: J.Scipione et al Situación de los beneficiarios del sistema nacional de previsión social -análisis del informe GALLUP, Buenos Aires (1992), p.72; N.Redondo Ancianidad y pobreza: una investigación en sectores populares urbanos, Buenos Aires (1990), p.201.

It is interesting to compare the results of the two surveys since the former was designed to represent the total urban elderly population, whilst the latter relates specifically to a low income neighbourhood. The proportions of elderly living alone or in a couple are similar, but a higher proportion of elderly in La Boca live with people other than their children. This indicates that nuclear household structures are less frequent in poor districts than elsewhere in large cities.

The structure of elderly families and households reflects a large number of factors, including demographic change, individual and cultural preferences, the availability of housing and the economic positions of their members.³⁴⁷ These effects are often contradictory or difficult to disentangle. Consequently, it is not easy to bolster the census and survey data with intuitive deductions. For example, the greater frequency of households containing non-kin in La Boca may have been because larger homes afford greater security, especially when individual incomes are erratic. However, Redondo concludes that the majority of elderly surveyed in La Boca expressed a preference for living alone or in couples. According to Redondo, it was their increasing frailty and a generalised housing shortage in GBA which forced many elderly into other arrangements.³⁴⁸

It should not be assumed that there is a direct link between the composition of households containing elderly and the pattern of economic interaction between aged individuals and other household or family members. An elderly person may live alone but still

³⁴⁷E.Jelín "Family and household: outside world and private life." and L.Lomnitz and M.Perez-Lizaur "Dynastic growth and survival strategies: the solidarity of the Mexican grand families." in E.Jelín, ed Family, household strategies and gender relations in Latin America, Paris (1991) provide good accounts of this process.

³⁴⁸R.Kaplan and N.Redondo "Family care of the elderly in Argentina" in J.Kosberg, ed Family care for the elderly: social and cultural changes, London (1992), p.116 and E.Pantelides Servicios sociales para la tercera edad en el Gran Buenos Aires (mimeo) Buenos Aires (1988).

receive substantial support from nearby relatives.³⁴⁹ Likewise, it should not be assumed that economic relations between elderly and other household members can be reduced to the degree of economic assistance which the former receive from the latter. The reality may be more complex, especially in extended households and the elderly may themselves make a number of direct economic contributions. The CELADE survey found that 72.3 per cent of over 60 year-olds were owner-occupiers and another 16.2 per cent had handed over the ownership of their residence to other family members.³⁵⁰ During the early 1990s the proportion of household expenditure taken up by accommodation costs rose sharply.³⁵¹ Consequently, free lodging was an important economic benefit to other people sharing the residence (assuming there was no rental agreement).³⁵² Likewise, Table III:15 indicates that the daily domestic activities of elderly men and women should not be reduced to the passive receipt of economic support. Housework and childcare (for which, unfortunately, CELADE provide no data) may enable other household members to participate more fully in waged

³⁴⁹L.Ramos "Family support for elderly people in Sao Paolo, Brazil" in H.Kendig, A.Hashimoto and L.Coppard, eds Family support for the elderly, Oxford (1991), found that this was considered the ideal option by most of the elderly individuals she studied, who felt that it combined independence with security.

³⁵⁰Centro Latinoamericano de Demografía (CELADE) Argentina: situación y necesidades de la tercera edad. Algunas ciudades seleccionadas, Santiago de Chile (1989), p.110.

³⁵¹"Casi 15 millones de pobres" Clarín, Buenos Aires 22.9.92.

³⁵²M.Oddonne Ancianidad, contextos regionales y redes de intercambio, (mimeo) Buenos Aires (1991) pp.13-14, includes a personal testimony of such a case.

employment.³⁵³ Finally, the elderly may contribute through the sharing of their salaries and benefits with the household as a whole. The latter, whilst small, may provide a guaranteed, monthly source of income which may reduce the impact of variations in earnings characteristic of the informal sector.³⁵⁴

Table III:15 Daily activities of over 60 year-olds, 1989.

	Men	Women	Total
Go shopping	81.4	80.8	81.0
Sew, knit, darn	5.0	69.4	42.9
Housework	91.1	87.5	89.0

Source: CELADE Argentina: situación..., p.179 and p.184.

Unfortunately, most surveys which examine economic relations between the elderly and the household characterise this process as passive and unidirectional. Moreover, as shown in Table III:16, there are large discrepancies between the findings of such studies. These may partly be explained by the specific wording of the questionnaires: the GALLUP one was concerned with levels of satisfaction with family support, whereas the others stressed its economic significance.³⁵⁵ Taken together, the

³⁵³See the testimonies of "Bernarda" and "Celina" cited in M. Oddonne Ancianidad, contextos..., p.12.

³⁵⁴A.Portes and M.Castells "World underneath: the origins, dynamics and effects of the informal economy" in A.Portes, M.Castells and L.Benton, eds The informal economy, Washington (1989), pp.26-7.

³⁵⁵GALLUP qualifies its findings by stressing that those in receipt of family support were vulnerable to variations in the amounts received over time (J.Scipione Situación de los beneficiarios..., p.36).

surveys imply that, although the elderly were not generally dissatisfied with family support, it was only of direct economic benefit to a small minority, even in low income urban districts.³⁵⁶ These findings contrast with studies of other countries which emphasise the importance of family support.³⁵⁷

Table III:16 Degree of economic support/autonomy from other household or family members, cerca 1989.

Support	Autonomy	Capitals (GALLUP)	CELADE	La Boca
Much		62.3		
	None		1.5	NA
Enough		24.1		
	Some		8.7	NA
Little		8.0		
	Complete		89.7	87.6
None		4.3		
NA		1.3		

Source: N.Redondo Ancianidad y pobreza..., p.203; CELADE Argentina: situación..., p.189; J.Scipione Situación de los beneficiarios..., p.75.

The survey results may under-estimate the true importance of the household, due to the non-quantifiable nature of some forms of assistance and the difficulty of "capturing" them in a short questionnaire. Also, respondents may have been reluctant to admit the true extent of their economic dependence on relatives. Nevertheless, the limited available data suggest that direct

³⁵⁶This agrees with the findings of R.Kaplan and N.Redondo in "Family care...", p.115.

³⁵⁷For example, E.Contreras de Lehr "Aging and family support in Mexico" in H.Kendig et al, eds Family support..., pp.215-23.

economic support is generally insignificant and does not compensate for the gaps in the protection offered by larger institutions. This may partly be attributable to the failure of state agencies, such as PAMI, to develop large-scale programmes encouraging family support (see above). It may also reflect the general impact of increasing poverty in the 1980s on the ability of family members to help out. Chapter five ascertains whether the survey results were reflected in patterns of economic relations in villas.

As is shown by the census data, it is difficult to blame the limited role of the family on a preponderance of nuclear households and the residential isolation of the elderly. Whilst over half of the elderly live with other family members, only one out of ten obtains significant support from them. This may reflect two scenarios: (1) an absence of income pooling between household members or (2) economic relations between members which do not entail a large "net gain" for the elderly. Although available survey data shed no light on the relative importance of these potential scenarios, general studies of poor urban households in Latin America stress the importance of income pooling, suggesting that the second explanation carries more weight.³⁵⁸

Less information is available about economic support received by the elderly from family members and friends beyond the household.

³⁵⁸For example, S.Ramos Las relaciones de parentesco y de ayuda mutua, Buenos Aires (1981), pp.51-7 and L.Lomnitz Networks and marginality..., pp.117-22.

The small number of personal testimonies collected by M.Oddonne suggest that shared residence is not necessarily an important factor.³⁵⁹ However, this contradicts the generally held view that the intensity of economic relations between kin is reduced by geographical distance.³⁶⁰ Given that direct financial support from household members is scant, it is unlikely that friends or other family members make an important contribution. Nevertheless, this relationship should be tested empirically, not just accepted intuitively.

As has been demonstrated, existing data about relations between the elderly and other household members are ambivalent and leave many questions unanswered. It is important to understand why an increasing proportion of elderly, especially women, were living alone and to assess what economic consequences this may produce. Similarly, it is important to follow up inconclusive indications that the majority of elderly in multi-person households did not obtain economic support from kin. This must involve a more sophisticated approach, taking into account the complexity of the micro-economic dynamics of households and families. The weakness of the data here contrasts with the wealth of material concerning the structure and impact of public sector agencies. A subsequent chapter of this thesis attempts to correct this imbalance by giving detailed accounts of inter-household relations in three

³⁵⁹M.Oddonne Ancianidad, contextos...: compare the testimony of Celina (p.12) to that of Antonio (p.14).

³⁶⁰A.MacEwan "Differentiation among the urban poor: an Argentine study" in E.De Kadt and G.Williams, eds Sociology and development, London (1974) pp.197-226 and L.Lomnitz Networks and marginality..., pp.133-4.

shanty town districts.

ii) Employment.

To understand the continued employment of elderly beyond officially-designated retirement ages, it is necessary to examine changes in the labour market as a whole. Chapter two has already provided some general background about the evolution of the Argentine economy and employment trends. This showed that the absolute size of the workforce expanded rapidly during the period. However, this did not occur at the same rate as the total population growth. As a result, the economically active proportion of the total population fell continuously between 1950 and 1990 (Table III:17). Several factors account for this decline, including a shift from labour to capital intensive industrial and agricultural processes and the country's poor overall economic performance.³⁶¹ Social factors, such as an increased tendency to pursue further education and opt for early retirement, were also significant.³⁶²

Official data for economic activity may fail to register the full extent of employment in the informal sector as well as part-time

³⁶¹See chapter two, pp.57-65.

³⁶²Between 1970 and 1980 the proportion of the total population attending tertiary education rose from 14.9 to 21.6 per cent (ECLAC Statistical Yearbook for Latin America and the Caribbean 1992, Santiago (1993), p.57).

Table III:17 Rates of economic activity in Argentina, 1950-1990.

Age/sex	1950	1960	1970	1980	1990*
Total population	41.45	39.35	38.95	36.50	35.10
Total 60-64	45.70	38.70	33.40	29.65	27.55
Total 65+	30.85	21.60	16.10	9.70	7.20
Men 60-64	78.40	66.40	57.20	52.00	49.40
Men 65+	56.20	38.60	29.10	18.00	14.10
Women 60-64	8.10	9.00	10.50	9.70	8.20
Women 65+	6.60	5.20	4.70	3.20	2.10

* projected figures.

Source: International Labour Organisation (ILO) Economically active population estimates: 1950-1980. Projections: 1985-2025, Volume 3, Latin America, Geneva (1986), pp.79-81.

and occasional labour.³⁶³ These emerging forms of employment generally received less complete insurance protection than did formal occupations and often paid lower or less reliable wages.³⁶⁴ Thus, there was a reduction in both the proportion of the total population in employment and in the quality of jobs which were available to them.

Table III:17 shows that the decline in economic activity of the elderly population between 1950 and 1990 was considerably more

³⁶³See Table II:8 and A.Marshall "Contrataciones flexibles o trabajo precario? El empleo temporario y a tiempo parcial" in G.Galin and M.Novick, eds La precarización del empleo en la Argentina, Buenos Aires (1991), pp.18-46.

³⁶⁴E.Isuani and J.San Martin in La reforma previsional... p.25, claim that no under-employed workers participated in social insurance programmes. See J.Carpio et al, "Precariedad laboral en el conurbano bonaerense. Resultados de un estudio sobre pobreza" in P.Galin and M.Novick, eds La precarización del empleo... pp.196-218, for data on income security.

rapid than that for the total population. The decline was particularly pronounced among over 65 year-olds, for whom activity rates fell from 30.85 to 7.2 per cent. These differences between age groups reflected the large increase in the number of elderly receiving pensions, which continued up to the 1980s. Likewise, gender differences may partly be explained by the lower retirement age for women. However, it should not be assumed that there is a direct correlation between the expansion of pension coverage and declining employment. The GALLUP survey of pensioners found that 11.4 per cent admitted to remaining in gainful employment in order to supplement their benefits.³⁶⁵ Conversely, the number of economically active elderly was lower than the number excluded from insurance provision (see Table III:3), indicating that some elderly without benefits remained out of formal employment.

CELADE provides information about the types of economic activity the elderly were most likely to be engaged in. This shows that larger proportions were self-employed commercial or construction workers: activities generally recognised as highly informal.³⁶⁶ CELADE also identifies a tendency for industrial workers to switch to self-employment or informal activities as they reach old age.³⁶⁷ Similarly, the GALLUP pensioner survey found that 58.3 per cent of those in employment worked less than six hours

³⁶⁵J.Scipione, et al Situación de los beneficiarios..., p.35.

³⁶⁶See J.Charmes "Introduction." in D.Turnham, B.Salome and A.Schwartz, eds The informal sector revisited, Paris (1989), pp.10-48.

³⁶⁷CELADE Argentina: situación..., pp.164-167.

a day.³⁶⁸ Neither the CELADE or GALLUP surveys provide information about wage levels. However, a census of elderly villeros in the Province of Buenos Aires in 1981 found that elderly heads of household who remained in employment earned on average less than other age groups.³⁶⁹

The high level of informality among the elderly resulted from a number of causes. It is useful to divide the working elderly into those with and those without insurance benefits. The former sought to supplement the value of their benefits but no longer continued in full-time employment or in their original occupations. This was partly because they were no longer capable (or were not considered so by employers) to hold on to permanent, regular occupations. Also, legal restrictions, though frequently ignored, may have discouraged both insured elderly from seeking such work and employers from taking them on. As such, the elderly would be the first to feel the effects of reduced opportunities in the formal sector as a whole. Consequently, insured elderly were often left with little option but to pursue part-time, informal employment in activities which did not entail entry high barriers (capital, skills, etc).

Given the low coverage rates of assistance benefits, it was unlikely that non-insured elderly would have a state pension. As such, they were not legally prevented from working. They would

³⁶⁸J.Scipione et al Situación de los beneficiarios..., p.109.

³⁶⁹Provincia de Buenos Aires El empleo y condiciones..., p.70.

have been less affected by the contraction of the formal labour market and would be more likely to remain in the same occupation. Without pensions, the need for this group to continue working full-time would be higher than was the case for insured elderly.³⁷⁰ Indeed, their working practices would only change as a result of physical and mental frailty.

Little evidence exists to either corroborate or disprove the two scenarios outlined in the preceding paragraphs. Chapter five will return to these issues and assess whether the above characterisations held for elderly villeros.

The fall in elderly economic activity rates can be interpreted as evidence of the success of insurance and assistance schemes in providing for their economic needs. However, it could also have resulted from a reduction of access and opportunities for gainful employment. As mentioned above, a number of elderly had access to neither insurance benefits nor employment. CELADE found that 40.1 per cent of over 60 year-olds felt an economic need to continue working, but only 16.5 per cent were able to do so.³⁷¹ The high proportion of elderly working in informal activities, where incomes were generally lower and less reliable than in the formal sector, also reflects their difficulties in obtaining work

³⁷⁰This is reflected in the results of a 1988 survey of self-employed workers in GBA which found that the great majority (84.9 per cent) of over 65 year-olds working in this sector had been doing so for more than seven years. This indicates that self-employment was not primarily a refuge for the recently-retired (calculated from INDEC Trabajadores por cuenta propia. Encuesta del Gran Buenos Aires 1988, Buenos Aires (1989), p.47.).

³⁷¹CELADE Argentina: situación..., pp.154 and 161.

elsewhere. Finally, the general fall in real wages will have reduced the importance of continued employment.³⁷²

iii) Other sources of income.

Savings comprise an important source of income for the elderly in many countries³⁷³, but their importance in Argentina has been limited by a number of factors. Economic instability, high inflation and government manipulation of private deposits served as strong disincentives for savings in domestic banks.³⁷⁴ Indeed, Figure III:5 shows that monthly interest rates consistently failed to keep pace with inflation during much of the 1980s. At the same time, significant falls in real wages reduced the capacity for individual savings.³⁷⁵

The CELADE survey provides no information about elderly savings, implying that these are not a significant source of income. This is reflected in Table III:18 which shows that only a very small proportion of pensioners received income from savings and

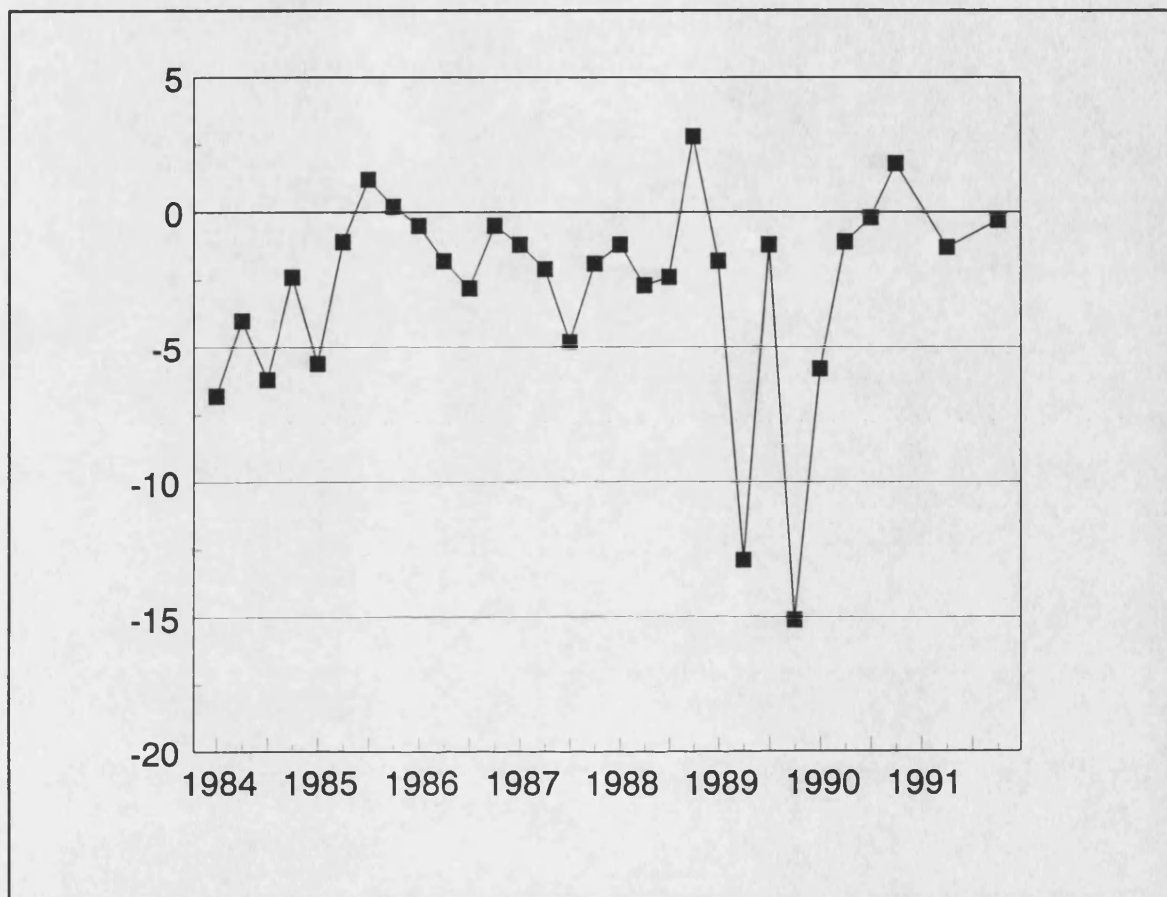
³⁷²See UN Economic survey of Latin America and the Caribbean. 1990, volume 2, Santiago (1992), p.32.

³⁷³P.Johnson and J.Falkingham Ageing and economic..., pp.59-60.

³⁷⁴G.Escudé and S.Guerberoff "Ajuste macroeconómico, deuda externa y ahorro en la Argentina" in C.Massad and N.Eyzaguirre, eds Ahorro y formación de capital: experiencias latinoamericanas, Buenos Aires (1990), pp.25-73 and R.Bouzas "Más allá de la estabilización y la reforma? Un ensayo sobre la economía argentina a los comienzos de los '90" Desarrollo Económico (April 1993) pp.9-13.

³⁷⁵During the 1980s real wages suffered a sharp downward trend, falling by 27.9 per cent in 1989 alone (ECLAC Statistical yearbook..., p.32).

FIGURE III:5 Monthly real interest rates on fixed-term deposits, 1984-1991 (per cent).



Source: ECLAC Economic survey of Latin America and the Caribbean, 1991, Santiago (1993), p.34; ECLAC Economic survey for Latin America and the Caribbean, 1988, Santiago (1989), p.150.

corresponds with the finding of Redondo's La Boca survey that the majority of elderly complained that their savings had been significantly devalued by inflation.³⁷⁶

Table III:18 also includes information about income from other, non-specified sources. These provide support for a slightly larger number of cases than do savings. Given that a high proportion of elderly were property-owners, it is probable that a large part of this category was accounted for by rents. However, a number of other potential sources of income exist, including subsistence production, scavenging and begging. The opportunities for the former were limited in urban areas such as Greater Buenos Aires. A survey of household incomes in three low-income neighbourhoods located in the outskirts of the city (where there was more available land for plots and small-holdings) found that subsistence accounted for less than three per cent of total income.³⁷⁷ Scavenging and begging were clearly strategies of last resort, not to be pursued unless income from any other source was insufficient to meet the elderly individual's basic needs. No reference is made to such activities either in academic investigations, official surveys, NGO reports or the local press. A subsequent chapter providing detailed survey data for specific shanty towns considers whether any elderly residents were forced into such desperate straits.

³⁷⁶R.Kaplan and N.Redondo "Family care...", p. 115.

³⁷⁷P.Aguirre Impacto de la hiperinflación... (unpaginated).

Table III:18 Additional sources of income (other than benefits, family or employment) for pensioners.

	Total	Retirement pension	Widow's pension
Dollar savings	0.9	1.3	1.2
Short-term deposits	1.2	1.4	0.8
Interest on savings	3.5	4.5	1.8
Other	4.2	4.9	2.9

Source: J.Scipione et al, Situación de los beneficiarios..., p.35.

5) Conclusions.

The confused, fragmented structure of institutional economic support for the elderly living in GBA in the early 1990s can only be understood in the light of its complex historical evolution. This can be divided into three approximate phases. The first, occurring from the late nineteenth to mid-twentieth century involved considerable pluralism with the expansion of public programmes and organisations such as mutual aid societies. Throughout this period, there was a general labour shortage, enabling a large proportion of elderly to support themselves by remaining in employment. This was followed by the imposition of a state welfare monopoly and extended, though far from universal, protection which coincided with a sudden increase in the size of the elderly population. As a result, the elderly became increasingly dependent on state initiatives. This, along with an emerging labour surplus, led to a sharp falls in activity rates

for the elderly. By the 1980s, the reduced capacity of the public sector to meet the welfare needs of the majority of the elderly and an ideological shift away from statism led to the gradual reemergence of a more pluralistic structure. Rather than encourage the simplification of the state welfare apparatus, however, this process was accompanied by further public sector fragmentation. This partly reflected the resilience of such agencies and partly resulted from the state's failure to match the readiness with which it set up new programmes with adequate funding. Opportunities in the labour market remained limited, with many elderly resorting to informal employment.

It is not possible to obtain historical information about all aspects of elderly income maintenance. The most important missing link in the above schema is the role played by households and family members. These have been shown to provide the elderly its most significant source of income in many countries. "Golden age" arguments that the elderly received more respect from society in the past (perhaps because they were a rarer commodity) and were therefore more likely to obtain support from family members have been largely debunked by recent empirical research.³⁷⁸ Nevertheless, the expansion of state provision may have reduced the role of family members in providing support to the elderly. The corollary of this would be that family support increased as the quality of state provision fell, yet the limited available evidence indicates that the elderly received scant assistance from household members. This may have been because, as was shown

³⁷⁸P.Johnson and J.Falkingham Ageing and economic..., p.12.

in chapter two, the elderly were often financially better-off than other groups such as young children.

Even with these historical insights, the general pattern of income maintenance strategies in the early 1990s does not, at first sight, make complete sense. First, it shows that the dominant role of the state in elderly welfare provision masked large gaps in the population's insurance coverage and the inadequacy of benefits. These failings had only been partly compensated for by the expansion of PAMI's activities and the establishment of numerous assistance agencies. Secondly, it shows that large non-state institutions provided economic support for only a very small number of elderly, due to the small budgets of NGOs and the recent establishment of private pension programmes. Following this, it shows that direct economic support from household members and opportunities for well-remunerated employment were very limited. Finally, other income strategies, ranging from saving to scavenging are shown to have been largely insignificant.

As such, it could be concluded that neither macro nor micro-scale strategies were enough to compensate for the shortcomings of state protection. Were this the case it would be expected that a large proportion of elderly would be left in a condition of poverty. Yet, as is shown in chapter two, levels of poverty among the elderly, whilst not being negligible, were low compared to other age groups.³⁷⁹ Rather than indicating that income levels

³⁷⁹See Table II:9.

for the elderly were satisfactory, this showed that the incomes of other groups fell even further short of their requirements. This had been a consequence of falling real wages and the contraction of formal labour markets. Moreover, social insurance and assistance programmes made little provision for groups such as the unemployed and single-parent families.³⁸⁰

As has been shown above, in most cases no single source of income was enough to satisfy the basic economic needs of an elderly individual. Consequently, many elderly had to resort to combining income from a number of different sources in order to survive. This is illustrated by GALLUP's finding that 61 per cent of pensioners received income from other sources.³⁸¹

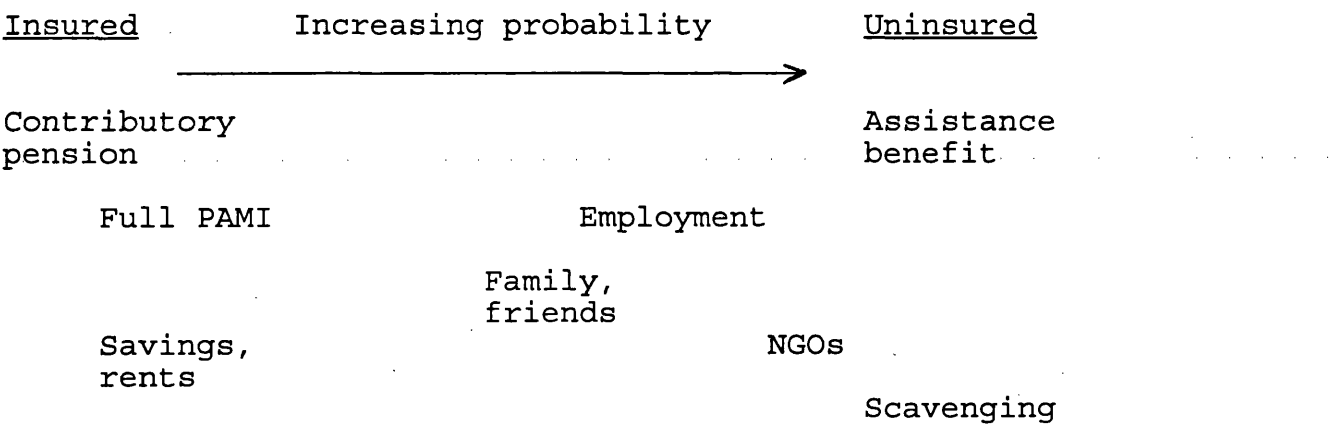
Unfortunately, there are no other available data which cross-refer income sources. Figure III:6 provides a tentative schema of the ways in which the various types of income at the disposal of the elderly might be combined. It divides the elderly into two groups: those who had previously made insurance contributions and those who had not. This did more than influence their subsequent access to contributory pensions. Insured elderly had full membership of PAMI but were theoretically excluded from assistance pensions and formal employment. It was unlikely that insured elderly needed to resort to scavenging for economic survival. Conversely, it was probable that NGOs focussed their

³⁸⁰In 1983 contributory pension schemes accounted for 85.7 per cent of total social security expenditure in Argentina (ILO The cost of social security, 1984-86, Geneva (1992), p.112.

³⁸¹J.Scipione et al Situación de los beneficiarios..., p.35.

efforts on the uninsured. Finally, the schema posits that those elderly who made pension contributions in the past were also more likely to have accumulated savings and acquired properties. This may have resulted from both higher levels of disposable income and a tendency to defer consumption. Unfortunately, there are no available data to corroborate this assumption.

Figure III:6 Combined income sources for the elderly.



If the pattern of income strategies displayed in Figure III:6 is correct it could be concluded that a strong economic dualism existed between the insured and more marginalised elderly. It would be interesting to consider whether this dualism coincided with the distinction between those elderly suffering structural poverty and those facing the risk of impoverishment. The latter might be characterised as retired formal sector workers whose insurance benefits fell short of previous earnings. Available official data do not shed any light on these issues, but a subsequent chapter draws on detailed data for individual neighbourhoods to ascertain the existence and degree of economic dualism among their elderly residents.

CHAPTER FOUR. THE CASE STUDIES: GENERAL FEATURES AND LOCAL INITIATIVES FOR THE ELDERLY.

1) Introduction.

This and the following chapter move the emphasis away from the macro or national level to patterns of elderly income maintenance in specific neighbourhoods. Rather than treating these neighbourhoods in isolation, reference is made to the institutional structures outlined above. Whilst studies of macro structures are clearly incomplete unless consideration is given to their effects at the local level, little sense can be made of micro surveys if they are not placed within a broader context.

The chapter has two main goals. First, it provides the general background of the neighbourhoods surveyed. Secondly, it explores the effect of local welfare initiatives. Throughout, particular attention is paid to the conditions of, and opportunities afforded to, elderly residents. The chapter begins by introducing a number of general themes and issues which run through the remaining sections. Brief descriptions are given of the physical fabric and socio-economic conditions in each neighbourhood. These are followed by accounts of how patterns of organisation and participation in each location changed over time, paying special attention to initiatives targeting the needs of local elderly residents. The final section returns to the general themes discussed at the start of the chapter and compares the experiences of the neighbourhoods surveyed.

Before looking at the case studies themselves, some explanation should be given for the choice of neighbourhoods. Since the thesis is concerned with the plight of poor urban elderly, case studies were only conducted in districts with high overall levels of poverty, namely villas de emergencia.³⁸² Whilst it was desirable to select villas which were typical of those in Greater Buenos Aires as a whole, it was necessary to study areas containing a large enough number of elderly to provide a representative sample. Many villas in the city did not meet this criterion and were consequently excluded. Preference was given to villas with distinct patterns of local organisation and socio-economic characteristics, to reflect the diversity occurring in the city as a whole and so that the effect of these variables might be examined. Finally, and most importantly, consideration was given to the level of safety which could be guaranteed to the investigator: in many shanty towns the likelihood of robbery and assault restricted the ability of the researcher to gather material.

Some data about levels of poverty and numbers of elderly in different parts of Greater Buenos Aires were available from the 1980 survey carried out by the Instituto Nacional de Estadística y Censos (INDEC).³⁸³ However, establishing contacts and gaining

³⁸²Villas de emergencia are defined in chapter two. Whilst it would be dangerous to assume that they have the monopoly of poverty in Greater Buenos Aires, it is generally recognised that the vast majority of their populations are lacking in basic needs. Thus, shanties provide more convenient locations for case studies than neighbourhoods where poverty is more diffuse.

³⁸³INDEC La pobreza en la Argentina, Buenos Aires (1984).

acceptance in shanty towns is often a very drawn-out and complicated business. Inevitably then, the selection of shanty towns involved a degree of chance. Several neighbourhoods selected for a preliminary survey were subsequently found to be inappropriate, according to the above criteria, and were therefore discarded.³⁸⁴

2) Local initiatives for the elderly: general considerations.

This section introduces a number of themes which recur throughout the remainder of the chapter. It builds on the discussion of local initiatives in the previous chapter, examining factors which may contribute to the success or failure of such activities and considers how they may be able to improve the economic position of elderly villeros.

Formidable obstacles confront the successful organisation of elderly shanty town residents. Many of these result from what is described here as this group's "doubly marginal" status. Whilst theories referring to cultures of marginality or deviancy have been largely refuted since the 1970s,³⁸⁵ it is important to consider other aspects of marginality, such as exclusion from political processes and the denial of access to public goods. As

³⁸⁴These included (1) Villa Albertina in Lomas de Zamora. Contacts were made with a local NGO working there, but the total elderly population was small. (2) Isla Maciel in Avellaneda. This contained a high concentration of both elderly residents and poverty, but was too dangerous to permit effective research. (3) Las Cavas in San Isidro. This was very difficult to reach by public transport from central Buenos Aires.

³⁸⁵J. Perlman The myth of marginality, Berkeley (1976).

was shown in Chapter two, shanty towns were marginalised within Greater Buenos Aires as a whole, in terms of their physical infrastructures, access to services and so forth. The marginality of villeros was also evident in levels of literacy, which were much lower than elsewhere in the city. A survey of villas in the provincial section of GBA in 1981 found that 13.8 per cent of those aged over fourteen years old could neither read nor write, compared to a national illiteracy rate of 6.1 per cent (see Table IV:1).³⁸⁶

Table IV:1 Levels of illiteracy in villas and Argentina as a whole, 1980.

	<u>Villas</u> in provincial GBA (aged 14+)	National average (aged 15+)
Total	13.8	6.1
Total men	11.8	5.7
Total women	15.7	6.4

Sources: Ministerio de Trabajo y Seguridad Social El empleo y condiciones.., pp.5-11; UNESCO Statistical yearbook 1991, Paris (1991), p.1-23.

There are also signs that the elderly residents of villas were marginalised vis a vis these neighbourhoods as a whole. First, although the relative and absolute numbers of elderly villeros may have increased in recent years, they still formed a smaller

³⁸⁶Ministerio de Trabajo y Seguridad Social El empleo y condiciones de.., p.11. The report does not provide literacy rates for elderly villeros, but notes that men aged 50 and over accounted for 9.7 per cent of all male illiterates and that for women this was 16.7 per cent. Since over 50 year-olds only accounted for 9.2 per cent of over fives in the total population, it is evident that a disproportionate number of them were illiterate.

proportion of the population of shanties than in other districts.³⁸⁷ The fact that old age was a very recent phenomenon in most shanty towns meant that, as a group, the elderly had a lower profile in such neighbourhoods than in other parts of the city. According to Silvia Simone of CEPEV:

Old age is a modern phenomenon for which these groups of people were unprepared -they almost don't notice it themselves. Old age surprises them. They didn't see their parents grow old...The old person remains hidden inside the home. They scarcely consider themselves as old. One may ask "Are there many old people around here?" and they tell you "No, not very many."...the problems of mothers, children, youths, out of work adults come first. And really these are the groups who have suffered most in the crisis. But old people have their problems too and their ability to occupy a social position so that people recognise their needs...doesn't occur spontaneously in any of these neighbourhoods.³⁸⁸

Table IV:2 Attendance of villeros at educational establishments.

Age	Currently attending	Attended in past	Never attended
15-24	12.64	83.56	8.43
25-49	4.25	87.51	7.71
50+	3.1	75.69	20.18

Source: calculated from Ministerio de Trabajo y Seguridad Social El empleo y condiciones..., p.15.

Secondly, as shown by the data in Table IV:2, educational levels were particularly poor among elderly villeros. In the Province of Buenos Aires in 1980 it was roughly three times as likely that villa residents aged over 50 had not attended schools than was the case for those aged between 25 and 49 years old.

³⁸⁷See pp.86-89.

³⁸⁸Tape VJ1 1/120-140.

Hence it is feasible that elderly villeros suffered from two distinct forms of marginality: that of the slum and that of old age. A central concern of this chapter is to examine the extent to which these occurred in the neighbourhoods studied. This is done primarily by assessing the capacity of elderly villeros to organise themselves spontaneously. The chapter also considers the impact of local initiatives in reducing this group's marginal status.

Much of the existing literature on shanty town initiatives stresses the importance of outside actors.³⁸⁹ Consequently, this chapter looks at the particular objectives of such agents and the extent to which they facilitate autonomous action by elderly villeros themselves. It asks whether the role of outside agencies reflects the marginal status of elderly villeros and whether they serve to reduce or even promote it. Outside actors can perform two separate functions. On one hand they may provide the initial impetus and organisational know-how for villeros to form an association. On the other they may control the material resources for which villeros group together to obtain. In some cases, such as when the state is involved, the same external agent may perform both roles.

Some controversy exists regarding the desirability of external actors participating in the establishment of local organisations. It has been argued that this usually constitutes external

³⁸⁹For example, see A.Gilbert and P.Ward Housing, the state and the poor. Policy practice in three Latin American cities Cambridge 1985 pp.174-240.

political control, which subverts the real interests of villeros to the dominant outside order.³⁹⁰ Conversely, it has been claimed that the passivity and lack of associative experience of those suffering extreme poverty renders them incapable of organising without external support.³⁹¹ Clearly, this was the view taken by non-state organisations such as CEPEV.³⁹²

While examining the prospects of developing successful local initiatives for elderly villeros, the chapter also considers the potential economic impact of these organisations. It is useful to distinguish between the different activities which may be undertaken to these ends. The first of these, **direct economic assistance**, includes monetary hand-outs as well as a wide variety of other goods, such as food aid (parcels, vouchers and feeding centres), the provision of medicines, accommodation or clothing. Goods may be provided free, subsidised or on loan.

Some organisations provide **advice on obtaining benefits**. As has been shown, in Greater Buenos Aires a complicated array of contributory and non-contributory benefits were available for the elderly. Legal entitlements, eligibility criteria and modes of application for these services were equally complex. Thus, it is

³⁹⁰M.Castells The city and the grassroots, Berkeley (1983), pp.190-4; A.Gilbert and P.Ward Housing, the state and the poor. Policy and practice in three Latin American cities, Cambridge (1985), pp.175-7 and 237-9.

³⁹¹E.Tenti "Representación, delegación y acción colectiva en comunidades urbanas pobres" in L.Golbert et al, eds La mano izquierda del estado. La asistencia según los beneficiarios, Buenos Aires (1992), pp.142-6.

³⁹²See chapter 3 p.154.

important to provide clear information on which benefits may be available and how to obtain them. When the state agencies involved fail to do this, other organisations may take on the task.

Organisations may also assist members by providing "**strength through numbers**". This does not simply refer to direct lobbying, through demonstrations, petitions and so forth. For practical and/or political reasons some state services for groups such as the elderly are not granted directly to individuals but are instead managed through officially-recognised local associations. Consequently, the absence of such organisations in a neighbourhood automatically excludes its residents from these state services. Again, according to Silvia Simone of CEPEV:

There is no other way systematically to obtain public resources without being included in official registers [of local organisations]. It is through these lists that official organs distribute their resources.³⁹³

Finally, local initiatives may offer a range of **social activities**, such as subsidised holidays or literacy classes. Their contribution to the economic well-being of the elderly is less obvious than that of the activities mentioned above. However, reducing an individual's sense of isolation and increasing their confidence may empower them to seek solutions to their own economic problems. It may also raise their collective awareness and thus increase their political significance.

³⁹³Tape VJ1 1/355-60.

Attention must be paid to the depth as well as to the range of services provided by local associations in villas. On one hand, identifying a single objective may allow the concentration of resources and prevent unrealistic expectations. On the other, it may result in a narrow base of participation, leading to the collapse of the organisation once this objective is wholly or partially realised. Indeed several scholars argue that local organisations generally experience cyclical phases of activity and decline, as they attain their initial objectives.³⁹⁴ This argument may not necessarily apply to organisations concerned with the needs of elderly villeros, since their problematic is an on-going one, which is not usually resolved by the acquisition of a single good or service. However, elderly organisations are likely to suffer more frequent changes of personnel due to infirmity or death. The mobilisation and subsequent loss of key participants may, for different reasons, lead to similar cycles of activity and decline.

Throughout the following sections references will be made to these general themes, including the types of assistance offered by local initiatives and their impact on the status of the elderly both within and outside the villas. This will be placed within the broader hierarchy of income maintenance opportunities for the elderly.

³⁹⁴See E.Tenti "Representación, delegación..", pp.132-36.

3) Villa Jardín.

3a. The setting.

Villa Jardín (VJ) is located just beyond the administrative boundary of the Federal Capital, in the municipality of Lanús (see Map IV:1). On one side it is bounded by the highly-polluted Riachuelo River; another is lined with factories, most of which are now abandoned and crumbling (see Map IV:2).

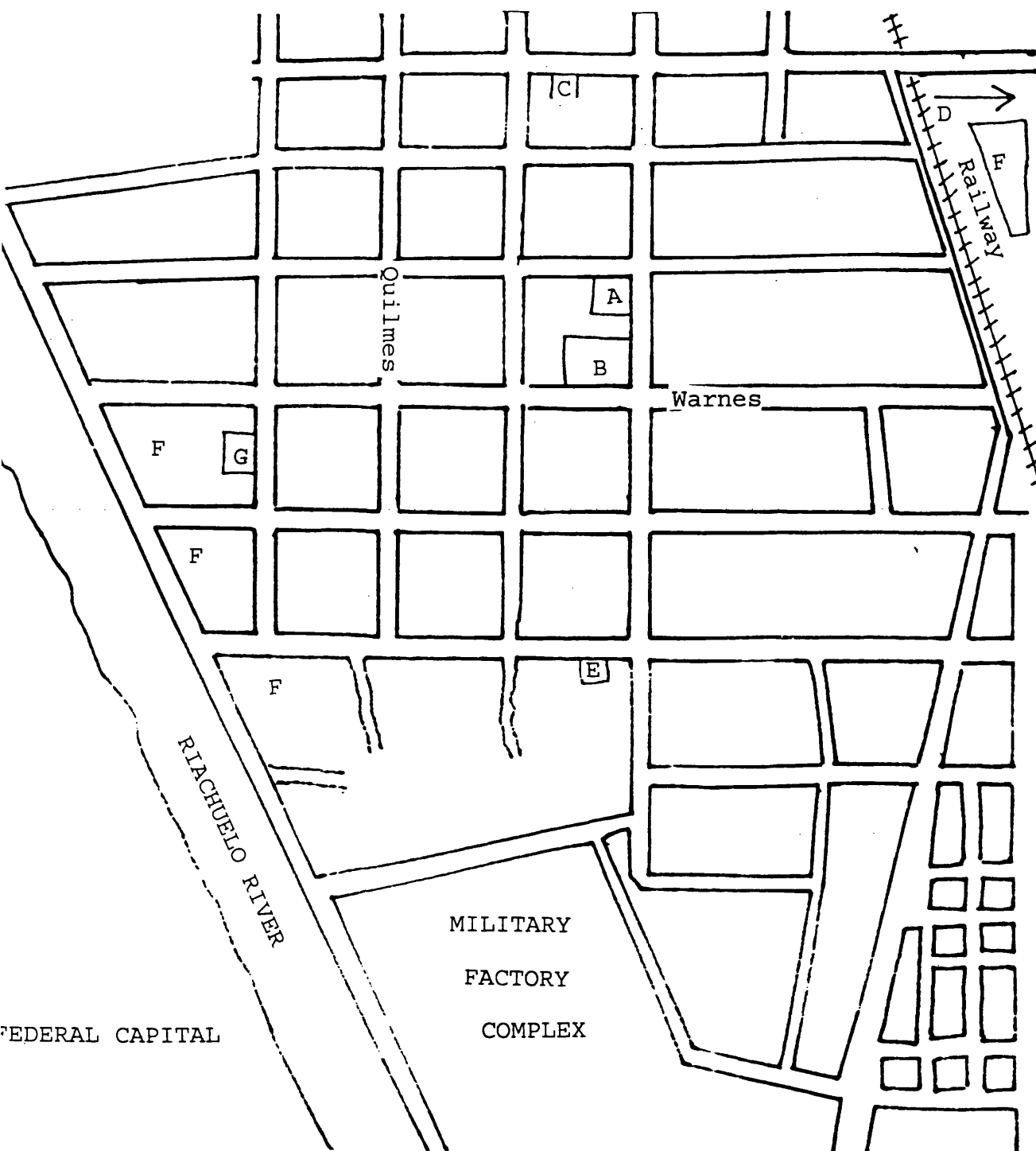
At first sight much of the villa bears more resemblance to a run-down working class neighbourhood than a shanty town. Houses are typically of brick, with corrugated roofs and reasonably well-maintained. Indeed, some large, detached homes suggest a number of middle class households live in the district. Many of the principal roads are surfaced. The most important thoroughfare, Calle Warnes, is dotted with a variety of shops and businesses, ranging from grocers to video rentals. Villa Jardín is well-served by a number of bus services running to various parts of the city, including the Federal Capital.

An important difference between Villa Jardín and typical working class barrios is that the vast majority of homes do not front onto streets. Each block of housing contains mazes of narrow passages, lined with open drainage ditches and housing at varying stages of dilapidation and precariousness. Most typically houses are small, two or three room structures with tin roofs and cement floors. An important feature of these passageways are the "quioscos": residents selling convenience goods through windows

MAP IV:1 Lanús municipality.



MAP IV:2 Villa Jardín.



Key:

A Catholic church
 B "El Ateneo"
 C The Centro
 D The CUNP

E The Junta Vecinal
 F Abandoned factories
 G The Centro Comunitario

Note: map only includes principal streets. It does not show passages within blocks.

in their own front rooms. Neighbours would often visit these informal stores as much to catch up on local gossip as to make purchases.

There are indications that the southern end of the villa and areas alongside the Riacheulo are significantly poorer than the rest of the district. Here most streets are unsurfaced and are often subject to flooding from the river or drainage ditches.³⁹⁵ Street-front houses are smaller and less well-maintained. Some are built of wood and scrap metal. There is more litter and a number of burnt-out cars. The streets are patrolled by scrawny dogs and gangs of scruffily-dressed children.

The mix of housing in Villa Jardín may reflect the fact that it did not began life as a shanty town. In the early 1930s European immigrants bought land and established a small village there.³⁹⁶ It was not until the late 1940s that illegal land occupations began and clusters of precarious housing started to appear in the surrounding swampland.³⁹⁷ Most of the newcomers were internal migrants, drawn by the prospects of industrial employment in the locality.³⁹⁸ Villa Jardín expanded in a rapid, haphazard fashion

³⁹⁵Tape VJ1 1/417-24.

³⁹⁶C.Lezcano, La historia de la consolidación de Villa Jardín, Buenos Aires (1982), p.19.

³⁹⁷C.Lezcano La historia de la consolidación.., p.25.

³⁹⁸As mentioned in chapter two, this sector of Buenos Aires attracted a particularly large concentration of industry between the 1930s and 1950s. These included a military steel works as well as several metallurgical and meat-packing plants (CNV Plan de emergencia.., p.225). These factories, along with the nearby docks, accounted for the vast majority of male employment until

until the late 1950s, when all the available land had been occupied. By 1956 its population had grown to 24,000, making it by far the largest shanty town in Greater Buenos Aires.³⁹⁹ Although the land was very marshy, the villa was centrally located and had fairly good transport links into the Federal Capital. Nevertheless, improvements to infrastructure tended to lag behind the villa's growth: the first water pipes were only installed in the late 1950s and land drainage was not completed until the 1970s. As is shown below, these developments reflected the degree of solidarity and level of organisation among local residents, as well as the external economic and political environment.

A 1980 survey of villas in Greater Buenos Aires (the most recent city-wide report available) recorded that the population of Villa Jardín had fallen to 14,554.⁴⁰⁰ This is very surprising, given that the total number of villeros in provincial Buenos Aires had more than trebled since the mid-1950s.⁴⁰¹ None of the other surveys or historical accounts of the villa make reference to a sharp fall in population. Rather than resulting from a reduction of the physical extent of the villa or the abandonment of housing, this reduction reflected falling population densities. In the 1950s Villa Jardín had been one of the most densely-

the deindustrialisation of the 1970s.

³⁹⁹CNV Plan de emergencia..., p.76.

⁴⁰⁰See Provincia de Buenos Aires Censo socioeconómico de villas de emergencia (1981).

⁴⁰¹See Table II:10 in chapter two.

populated parts of Buenos Aires, with roughly a thousand people to a block.⁴⁰² Whilst some sections of the villa were still very crowded in the early 1990s, they contained fewer residents than previously. In those parts of the villa containing better housing, accommodation had been considerably up-graded over time, causing both an increase in the size of homes and a reduction in the average number of people per room. This fall in population density meant that conditions in the villa had improved significantly over time and that many residents had been able to move away, suggesting that Villa Jardín conformed to the model of a "slum of hope", as described in chapter two.

Given the low population growth rate for Greater Buenos Aires during the past decade and the lack of open spaces in the villa, it is unlikely that VJ had increased significantly in size since 1980.⁴⁰³ According to the survey, Villa Jardín contained 694 people aged over 59 years, or 4.8 per cent of the total population. This compares with 3.6 per cent for villas in Lanús as a whole and 2.9 per cent for the Province of Buenos Aires.

The relatively high proportion of elderly in Villa Jardín reflected its early foundation. Migrants drawn to the villa during the 1950s were largely in their twenties and would

⁴⁰²A.Rojo Las villas de emergencia, Buenos Aires (1976), p.48.

⁴⁰³Between 1980 and 1991 the population of Lanús fell slightly (see INDEC Censo nacional de población y vivienda, Buenos Aires (1991)).

therefore have been reaching retirement age by the 1980s.⁴⁰⁴ In more recently-formed villas, there had not been sufficient time for this ageing process to occur. As has been shown, although VJ experienced a substantial outflux of population following the 1950s, this was not compensated by new arrivals. Thus, the high proportion of elderly in the villa reflected the ageing of the residual population and a failure to replenish it with more youthful newcomers.

The 1980 survey shows that the vast majority (88 per cent) of the villa's population were Argentine nationals and that 48 per cent were born in Greater Buenos Aires. This is not surprising, since most settlers after the 1930s were themselves Argentine. It should also be noted that legal entitlement to social security benefits would be higher in a villa with a large proportion of long-established Argentine citizens than in one containing mainly foreigners.

Table IV:3 Poverty indicators for Villa Jardín and Argentina.

	% households lacking basic needs	% sub-standard housing
Argentina	22.3	8.7
Villa Jardín	68.8	60.6
Over 59s in VJ	59.2	no data
Under 2s in VJ	80.6	no data

Source: INDEC La pobreza en la Argentina, Buenos Aires (1984), pp.66 and 125.

⁴⁰⁴Z. Recchini de Lattes "Urbanización..", pp.109-10 shows that between 1869 and 1947 internal migrants were most frequently male and aged between 20 and 24 years.

Further information about the villa is available from the 1980 Census conducted by INDEC.⁴⁰⁵ This provides data for individual enumeration districts, one of which closely conforms to Villa Jardín (see Map IV:2).⁴⁰⁶ Table IV:3 shows that the district contained a strikingly high concentration of poverty, compared to Argentina as a whole.⁴⁰⁷ Even so, the fact that 39.4 per cent of housing was deemed up to standard and 31.2 per cent of households had their basic needs satisfied again indicates a degree of socio-economic heterogeneity. The position of those aged over 60 was marginally less severe, especially compared with that of young children. This corresponds with the results of a number of other surveys conducted in Buenos Aires during the 1980s.⁴⁰⁸ However, the rapid deterioration in the real values of pensions since 1989⁴⁰⁹ may have worsened the relative position of the elderly in Villa Jardín.

3b. Local initiatives in Villa Jardín.

The challenge of settling inhospitable swamplands and a common threat of eviction helped to forge strong bonds of solidarity between the villa's early inhabitants.⁴¹⁰ Many residents were

⁴⁰⁵INDEC, La pobreza..., p.125.

⁴⁰⁶The enumeration district, number F16, is slightly larger than Villa Jardín, containing a population of 17,576 in 1980.

⁴⁰⁷Chapter two p.65 explains the different types of poverty indicators.

⁴⁰⁸See Figure II:7.

⁴⁰⁹See chapter three, Table III:3.

⁴¹⁰C.Lezcano, La historia de la consolidación..., p.30.

active in unions and other Peronist organisations during the 1950s.⁴¹¹ However, as will be seen, there were also elements of conflict and fragmentation: between property owners (propietarios) and illegal squatters (intrusos), and between those who lived down passageways and those along the streets.

VJ's first local organisation ("El Sociedad de Fomento") was formed by propietarios of European origin in 1952 and excluded the recent arrivals. Whilst their initial concerns were largely related to improving the physical fabric of the villa, the overthrow of Perón by the military in 1955 prompted some members of the Sociedad to participate in violent anti-government demonstrations.⁴¹² 1955 also saw intrusos make their first attempt to band together through the formation of a neighbourhood council (Junta Vecinal)⁴¹³. There are indications that the authorities encouraged the development of the Junta at the expense of the more politically-active Sociedad. A report made by the Comisión Nacional de la Vivienda in 1956 claims that:

the activities of this junta should be taken seriously, since it alone is an indicator of the high moral calibre of the population.⁴¹⁴

but makes no reference to the presence of the Sociedad de

⁴¹¹Chapter two provides a general account of political movements within the shanty towns.

⁴¹²C.Lezcano Historia de la consolidación..., pp.43-6.

⁴¹³This led to the formation of the first "Unión Vecinal de Villa Jardín", usually referred to as the "Junta Vecinal", see C.Lezcano, Historia de la consolidación..., p.48.

⁴¹⁴CNV Plan de emergencia, p.225.

Fomento. The good relations between the Junta and the authorities bore fruit in 1962, when, thanks to the passage of a national law forbidding evictions, the intrusos succeeded in securing their tenure. This encouraged intrusos to consider the settlement as a permanent residence and to take more interest in infrastructural improvements.

During the 1960s both the Junta and the Sociedad were active in improving the local infrastructure and continued to represent the respective interests of intrusos and propietarios. At the same time, several new organisations emerged, including church initiatives and grassroots political associations. However, despite their efforts, the district remained vulnerable to flooding. Indeed a particularly severe flood in 1967 led to the formation of the "Junta Coordinadora de Entidades de Bien Público" which coordinated the activities of ten local associations and municipal agencies, including the Junta and the Sociedad.⁴¹⁵ The Junta Coordinadora remained the most important organisation in VJ until the early 1970s and, for a period, went some way to reducing factionalism within the villa.

The heightened national conflicts of the 1970s were echoed in VJ and led to a break-down in cooperation amongst local groups. In 1973 the Sociedad's committee was taken over by radical elements of a Peronist youth movement and became largely a political organisation. Following the military takeover of 1976, the Sociedad's committee was purged and it was forced to become a

⁴¹⁵C.Lezcano, La historia de la consolidación..., p.86.

virtual appendage of the authorities. The Junta Vecinal was disbanded shortly afterwards and several prominent members of the community were either killed or forced to flee.⁴¹⁶ In May 1978 the army occupied Villa Jardín, terrorising local residents. According to one villero:

They used to shoot people on the rubbish tip every night, unless it was raining, between 1.30 am and 3.30 am. The rubbish scavengers used to find two or three corpses a day, young people, in nylon sacks. Someone who worked in the military steel plant told me that they used to take 200 litre drums full of corpses and throw them into the blast furnace. They took them away in trucks in the early morning. Along the streets the smell made you want to vomit.⁴¹⁷

Only the Catholic church was allowed to continue working in the villa.⁴¹⁸ As a result, the church was able to expand substantially its role in the community and took initiatives specifically directed at socio-economic issues, rather than infrastructural problems. Military oppression had a long-lasting effect on the villa and local activity only regained its earlier diversity and depth by the late 1980s. This partly explains why many of the initiatives for the elderly operating in 1992 were of recent origin (see below). Nevertheless, the repressive actions of the Proceso do not appear to have reduced factionalism within VJ. A survey conducted in 1990 found considerable fragmentation both among community associations and grassroots political groups,⁴¹⁹ although it did not specify whether these

⁴¹⁶C.Lezcano Historia de la consolidación..., pp.102-5 and 122.

⁴¹⁷Cited in C.Lezcano Historia de consolidación..., p.120.

⁴¹⁸This freedom was not extended to protestant organisations, as will be seen in the account of the CUNP (see below).

⁴¹⁹CEPEV Evaluación de la situación..., p.14.

divisions occurred along traditional lines (intrusos versus propietarios) or new ones. This issue is discussed further later in the chapter.

Despite changes in the political and economic environment, Villa Jardín contained a variety of local associations for most of its history. Whilst the majority of these were primarily concerned with the area's physical infrastructure, this thesis is more directly concerned with organisations that promote the economic well-being of residents, especially elderly ones. These are now examined in more detail.

3c) Caritas.⁴²⁰

The local Catholic parish church was consecrated in 1953 but the parish did not assume an important welfare role until the early 1970s. This development was largely attributed to the arrival of Padre Luis Tokler, a German priest, who was able to obtain substantial funds from his home country for local projects. These included the construction of a new church, a large community centre (the "Ateneo") and a football ground, all of which were located in the heart of the villa (see Map IV:2). During his ten years in the villa, Padre Luis became an almost mythical figure and his photograph was often prominently displayed in villeros' homes.⁴²¹ According to one elderly resident:

⁴²⁰See Chapter two for a description of the organisational structure of Caritas in Argentina and its general objectives.

⁴²¹Tape VJ6 489-92.

You used to be able to go and tell him: "Look here, Padre, this person's died, or one thing or another" and he'd come straight away, straight away. No car, none of that. Rain or shine, you used to be able to go and he'd lend a hand. He was a very important man and did very good things here.⁴²²

The local Caritas branch was formally established in 1978 although the church was already involved in a variety of assistance projects. Recognising the need to address socio-economic issues as well as infrastructural problems, the church began to provide employment incentives, run workshops and distribute food and money to the most needy families. Caritas was particularly concerned with the unemployment of household heads, although it also provided services for the welfare of local elderly. According to the director at this period:

Caritas began [to pursue claims for] assistance pensions when I became involved in 1978. It was me who started them, but there was nobody [in the authorities] to provide this type of assistance. "Come back tomorrow!" So I'd come back tomorrow. "Return the day after!" So I'd return the next day. "Come back at such a time!" So I'd come back then. They couldn't get rid of me until I'd got what I wanted...There weren't many pensions at first, but then they were all I could manage. We also used to send people to the municipality and others to Bienestar Social in the Federal Capital...Afterwards we began to help people who were living alone find places in rest homes.⁴²³

Whilst the numbers involved were small⁴²⁴, these measures represented an unprecedented series of initiatives for the local elderly, involving both direct assistance and bureaucratic advice. The local Caritas had recognised the need to obtain information about benefits from state agencies and to pass this on to needy locals. Caritas had also become aware of the

⁴²²Tape VJ6 514-18.

⁴²³Tape VJ2 145-150, 180-185.

⁴²⁴The number of assistance pensions granted never exceeded 10 and only three people were placed in homes.

formidable bureaucratic obstacles which lay in the path of those seeking assistance. According to the ex-director:

People don't insist. They're afraid of authority. [she enacts a dialogue]:

- "Good morning". They enter the office, "I'm from such-and-such a place and need such-and-such a thing."

- "Come back tomorrow."

- "Alright, then. Bye."

I don't handle it that way. I go straight up to them and tell them:

- "I'm Estefanía from such-and-such a parish and such-and-such a group and I've come to ask this, this, this and that: altogether so I don't have to make separate visits."

- "But the person you require isn't here", they tell me.

- "Isn't anyone taking their place?", I ask.

- "Yes, I am."

- "In which case, can't you help me with these things?"

- "Yes, but its not supposed to be my job."

- "Come on, you're only twenty. I'm three or four times as old as you. You're not going to send me away again."

- "I could get you a reply" she ponders "but the boss isn't here."

- "Where's the boss?"

- "In a meeting."

"That's alright. I brought my rosario. I'll sit down and pray that the meeting ends soon." And I stay put. They know I'm not going to go and so they have to do something.⁴²⁵

The ex-director's story graphically demonstrates the difficulties of obtaining aid from state assistance agencies. It also shows that the administrative problems of social security systems referred to in the introductory chapter went beyond budgetary inefficiency. The incompetence and lack of motivation of personnel in many state agencies had engendered a culture of kafkaesque stone-walling, which usually proved insurmountable for individuals less confident or well-informed than the Caritas

⁴²⁵Tape VJ2 260-290.

director. This issue will be explored further in the next chapter.

As mentioned in chapter two, food aid was often the most important activity of local Caritas branches. In Villa Jardín, the distribution of monthly food parcels grew slowly, beginning with a single household in 1976 and had reached five by 1978.⁴²⁶ With the formal inauguration of the local Caritas, parcels became increasingly important and were being distributed to around 180 homes by 1992. It was claimed that these aimed to provide short-term relief to households in extreme need, regardless of their religious persuasion.⁴²⁷ Households were identified by 17 part-time voluntary workers, mainly women, each of whom was responsible for monitoring the economic conditions of families living in a cluster of blocks. The monthly parcels would generally contain basic food items such as pasta and rice along with soap and, in some cases, medicine.

There were no formal eligibility criteria for Caritas help. This was left to the judgement of individual volunteers, who put in a claim to the director of the local centre. Thus, the director only exerted a negative control, vetoing cases she deemed inappropriate, rather than a positive, proactive one, identifying claims ignored by less conscientious volunteers. Given the uneven distribution of poverty in the villa, it would not be surprising

⁴²⁶Tape VJ2.

⁴²⁷For example, at the end of 1992 Caritas was helping five families of evangelical Christians.

if the geographical spread of beneficiaries was patchy. However, in an informal conversation, the director admitted that this may also have been because some volunteers made more of an effort to keep up to date with local requirements than others.⁴²⁸ Volunteers were expected to combine their Caritas duties with a degree of catechism⁴²⁹, which might have discouraged less than devout catholics from seeking their assistance.

Food parcels were partly financed by a small contribution of between 50 centavos and 2 pesos⁴³⁰ from beneficiaries (compared to a market value of around 60 pesos for the products they contained).⁴³¹ The local Caritas also received monthly donations of food and money from church collections. In addition, surrounding, relatively wealthy parishes permitted volunteers from Villa Jardín to collect second-hand clothes in their own districts. The best quality clothes were sold, raising up to 900 pesos a month. The rest were distributed free among needy families.

⁴²⁸In tape VJ3 the interviewee complained that she had not received any visits from a Caritas volunteer, despite her bad economic position. The respondent in tape VJ5 mentioned going to the church in person to get Caritas aid, suggesting that the network of volunteers was not always effective.

⁴²⁹CEPEV Evaluación de la situación..., p.11.

⁴³⁰One Argentine peso was worth exactly one US dollar between 1991 and 1993.

⁴³¹These token payments were not well received by many beneficiaries. For example, in tape VJ6, the interviewee complains that if she had any cash she would buy the food for herself. Another claimed that she was exempt from making payments (see tape VJ7).

Whilst these food parcels and used clothing were not specifically targeted at the elderly, volunteer workers claimed that this group received a disproportionately large share. However, they were unable to show the investigator their records or give precise figures,⁴³² providing some grounds for concern both with regard to their efficiency and their openness. In theory, the food parcels were intended to target households going through short periods of extreme need, as opposed to those experiencing more permanent difficulties. This might have excluded poor elderly who had little chance of improving their position. In cases where elderly were in great economic need but received no support from nearby family members, Caritas sometimes arranged for one of the two local padres to visit and talk over the situation with relatives.⁴³³ The local branch was also planning to provide legal advice for elderly and other groups. This was to be given by a local lawyer who would provide his services free of charge.⁴³⁴

In 1993 a number of modifications were made to the food parcel programme, resulting in a halving of the number of beneficiaries. At the same time, the number of items in the food parcels was increased. It was hoped that this would enable the targeting of aid towards households with no potential bread-winners, such as

⁴³²Unfortunately, local Caritas archives going back to its foundation were destroyed in 1991 to make more space.

⁴³³Untaped interview with Caritas director 3rd March 1993.

⁴³⁴Untaped interview with local priest, 3rd March 1993.

single mothers with large families and elderly living alone.⁴³⁵ Rather than reflecting altered economic conditions within the villa, this new approach was the consequence of changes in personnel. The preceding year had seen the arrival of a new parish priest and the retirement of Caritas' long-serving director. Insufficient time had elapsed between these changes and the completion of the investigation for their impact to be fully assessed. However, a number of elderly interviewed in VJ complained that they had lost out under the new system:

Yes, I used to get them [food parcels]. And now they've cut me off..last month they cut me off. So now I have to go to see Jose Martinez [the new padre] so that he can give me a new form. And for this they want twenty pesos! What if I don't have it? If I had twenty pesos I'd go out and buy the stuff myself.⁴³⁶

Conversely, none of the elderly residents interviewed claimed to have obtained new Caritas benefits through the targeting strategy. Indeed by the early 1990s most local Caritas initiatives specifically for the elderly had been discontinued.⁴³⁷ No references were made to volunteers directly pursuing benefits at state agencies or obtaining places in rest homes. This both reflected the formation of a separate old people's association (see below) and the change in personnel.

Caritas had a number of contacts with the "Centro de los Jóvenes del 90" (see below). For example, it provided a hall for the

⁴³⁵Untaped interview with director of local Caritas, 3rd March 1993.

⁴³⁶Tape VJ6 168-75.

⁴³⁷CEPEV Evaluación de la situación..., p.11 describes Caritas activities but makes no reference to any specifically targeting the elderly.

Centro's monthly birthday parties. The retired Caritas director was an active member of the Centro's committee and provided a vital bridge between the two organisations.⁴³⁸ Several of the Caritas volunteers discussed the Centro's activities with the elderly in their respective neighbourhoods. Caritas had no links with other local initiatives, although it was considering the possibility of operating with the CUNP (El Centro Urbano Nuevo Parroquia -see later) in a local house renovation project. It maintained a distance from organisations such as the Junta Vecinal, the Sociedad de Fomento and local Peronist offices (unidades básicas), which, according to Padre Jorge (who succeeded Padre Luis as head of the parish church) "never get things done" and were too closely tied to party politics.⁴³⁹ The local Caritas had good links with higher levels in the Caritas hierarchy, through monthly meetings with the bishopric of Lanús.

The local Caritas provided few opportunities for the participation of elderly villeros and did not aspire to do so. Its director was appointed by the chief parish priest and most policy decisions were made between the two of them. None of the voluntary workers at the time of the survey were themselves elderly. Thus, the local Caritas constituted an initiative **for** (at least in part) the elderly rather than an initiative **by** the elderly.

As has been shown, the local Caritas branch went through several

⁴³⁸Tape VJ2.

⁴³⁹Untaped interview, February 1993.

stages of development, which were largely a reflection of changes in key personnel. The initial impetus had been provided by Padre Luis and Estefanía, the formidable ex-director. With their departure, the fundamental nature of the organisation began to shift. This supports Caritas Argentina's claim that local branches were afforded a high degree of autonomy and flexibility. By 1993 the local Caritas was concentrating resources in a smaller number of services and targeting these on a narrower section of the local population. This led to the discontinuation of some services directly catering for the elderly. Given that the majority of households in VJ had basic needs unsatisfied, this targeting could have caused the exclusion of many needy cases, including needy elderly. It was also an implicit recognition that the local branch could not aspire to fill all the gaps in state welfare protection. Since elderly villeros did not participate in decision-making, they were less able to resist changes in policy which prioritised other groups.

3d) El Centro "Los Jóvenes del Noventa" (The Centro).

The Centro had been operating for three years in the villa, providing **legal advice**, serving as a **pressure group** and also a **social forum** for all elderly, whether jubilados or not. In this respect, it differed from the model for Centros de Jubilados developed by PAMI⁴⁴⁰ and reflected the Centro's philosophy of promoting solidarity among the elderly, whatever their economic circumstances.

⁴⁴⁰See Chapter three, p.125.

Whilst it was entirely independent of any other organisation, the Centro owed its creation to initiatives taken by a Buenos Aires-based NGO: El Centro de Promoción y Estudios de la Vejez (CEPEV)⁴⁴¹. CEPEV sought to extend its successful experiences in the slum district of La Boca⁴⁴² to another poor urban neighbourhood outside the Federal Capital. It conducted pilot studies in Villa Jardín, developed contacts among elderly residents and arranged a number of social events and group discussions.⁴⁴³ As a result of these initiatives, the Centro was founded. Although it still maintained very close links with CEPEV and received much technical assistance, decisions were made and activities executed by the Centro's membership. It had a democratically-elected president and steering committee, which comprised both elderly with pensions and those without. By the end of 1992 the Centro had 265 members, the great majority of whom (187) were women.

The Centro held two meetings a week: one for all members and one for its steering committee. These combined social activities with the provision of advice about how to obtain contributory and non-contributory benefits. Largely because of the personal contacts of some CEPEV workers with government organisations,⁴⁴⁴ the Centro was immediately successful in obtaining the subsidy

⁴⁴¹See GADIS, Directorio de organizaciones... for more information about the origins, aims and methods of CEPEV. Some information is also given in the previous chapter.

⁴⁴²N.Redondo, Ancianidad y pobreza...

⁴⁴³Tape VJ1.

⁴⁴⁴Tape VJ1.

offered by the Dirección Nacional de Ancianidad (DNA)⁴⁴⁵. Whilst not all applications were successful, by November 1991 it had secured DNA benefits for 84 members; out of a total of roughly 5,000 granted in Argentina as a whole. Indeed, CEPEV became concerned that the Centro might just be seen as a means of obtaining these benefits.⁴⁴⁶ In December 1992 the DNA ceased to pay subsidies and there were no indications that these would be resumed.

The cessation of the DNA subsidies caused a degree of disillusionment among members⁴⁴⁷ and might have threatened the continued success of the Centro, had it not been able to diversify its activities. The Centro had a small pool of funds, which came from a number of sources, including membership dues (1 peso a month), raffles, jumble sales and dances. Rather than provide direct economic assistance, these funds were used to pay for social activities, including barbecues, monthly dances and theatrical productions staged for local schools. It also ran daily classes in the Catholic church. The weekly general meetings were treated both as a source of information and as a social occasion. The Centro also organised tours and day trips, offered to members at greatly reduced prices thanks to subsidies from PAMI and the municipality. These social activities partly served to break down the isolation experienced by many elderly, enabling

⁴⁴⁵See chapter three, pp.128-29.

⁴⁴⁶Tape VJ1.

⁴⁴⁷Tapes VJ3 and VJ6.

them to share experiences and pool information.⁴⁴⁸ This helped to boost members' confidence to participate and pursue claims for benefits.

The Pro-Bienestar programme, administered by PAMI and initiated in late 1992, provided a new source of finance for the Centro. This programme aimed to set up feeding centres for those elderly on the minimum pension.⁴⁴⁹ The Centro objected to establishing such a centre in Villa Jardín, arguing that it would be both inefficient and degrading to pensioners and that it would exclude poor elderly without jubilaciones.⁴⁵⁰ It succeeded in replacing this proposal with food parcels to the value of 60 pesos a month (the same as those distributed by the local Caritas). It also agreed with PAMI to put forward a joint proposal to the municipality to fund the provision of identical food parcels to non-jubilados. By July 1993, the Centro had obtained 35 food parcels from PAMI but had not yet had any success with its approach to the municipality.

By early 1993 the Centro was also pursuing claims for assistance pensions with the municipal office of the Administración Nacional de Seguridad Social (ANSES)⁴⁵¹. Eligibility criteria for these benefits were more complex and the Centro organised visits by

⁴⁴⁸Tapes VJ3 and VJ7.

⁴⁴⁹See chapter three, pp.125-26.

⁴⁵⁰As explained above, PAMI was exclusively for jubilados and was constitutionally prevented from providing for elderly without pensions.

⁴⁵¹See chapter three, pp.127-28.

representatives of ANSES to claimants' homes. Members of the Centro pursuing ANSES benefits claims encountered similar difficulties to those described above by the ex-Caritas director:

Its a very arduous job. To get hold of their attention is, in the first place, an exceptional achievement. It isn't something that I can rely on automatically on other occasions...Our experience with municipal social assistance is really bad...People [in the villa] point out that those responsible for social services in the municipality have a very unpleasant manner..If you do manage to get an interview with a social assistant its so complicated -all the paperwork you have to get because you have to prove what the exact situation of the whole family is. The family are obliged by the "Ley Argentina" to provide for the elderly. This [interpretation of the family] is very broad: not just the children, but siblings, older grandchildren and so on.⁴⁵²

These bureaucratic obstacles were well illustrated in the case of one member, described as: "...a blind lady, poor as a rat, abandoned in a little house."⁴⁵³ This lady had the misfortune to possess the singularly common name of "María Martínez". She was obliged to make a legal declaration (by fingerprint since she was illiterate) that none of the several hundred other "María Martínezes" listed in the provincial register of property owners were any relative of hers. This delayed her claim by several months.⁴⁵⁴ Despite such problems, the Centro had secured ANSES pensions for three members by July 1993.

Through contacts with a national deputy, CEPEV had been promised a number of gratuitous political pensions for members of the Centro.⁴⁵⁵ It was hoped that these would be granted at a rate of

⁴⁵²Tape VJ1 1/466-78.

⁴⁵³Tape VJ1 1/490-500.

⁴⁵⁴Tape VJ1 provides a full account of this.

⁴⁵⁵VJ1 and chapter three, pp.129-30 provide descriptions of these benefits.

ten per month. If this were done, it would more than replace the role played by the DNA subsidies when the Centro first began. CEPEV accepted that this arrangement was:

...a political favour, which will be hard to repeat [elsewhere]...Even if the destination is justified, in its origin this is just as illegitimate as any other political favour.⁴⁵⁶

but felt that "legitimate" channels provided no valid alternatives.

Despite its numerous successes, the Centro still did not have its own premises by 1993. Weekly meetings were held in the buildings of the local Sociedad de Fomento and parties were usually thrown at the Ateneo. This partly reflected the absence of unused spaces in the villa and very high land values due to its proximity to the Federal Capital.⁴⁵⁷ At the same time, sharing pointed to a degree of cooperation with other local groups and might in fact have been a more efficient use of the limited resources in the villa. Nevertheless, members stressed the importance of obtaining funds from PAMI or the municipality for a building which would ensure their organisation's continued survival and to enable it to develop new services such as a feeding centre and health clinic, which were seen as:

...concrete elements, through which and around which people can construct some type of organisation which deals with other needs such as literacy, artistic expression or recreation...which are also very important.⁴⁵⁸

⁴⁵⁶Tape VJ1 2/67-70.

⁴⁵⁷Tape VJ1.

⁴⁵⁸Tape VJ1 2/111-7.

As can be seen, the Centro had a considerable amount of contact with a wide range of outside actors. Indeed, its main *raison d'être* was to channel the benefits and services offered by such actors, be they NGOs, PAMI, the DNA or the municipality, to their members⁴⁵⁹. At the same time the Centro was cautious about compromising its independence and apolitical status by ceding control to other organisations. It shunned contacts with some local associations which it regarded as controlled by political forces⁴⁶⁰. It had some links with Caritas, CUNP and the local Sociedad de Fomento, but these were more the result of overlapping personnel than formal ties. Even the role of CEPEV was restricted to the provision of technical advice and this was gradually being reduced. There were no signs that the Centro's collaboration with the Sociedad de Fomento and its wariness of the Junta Vecinal reflected a predilection towards villeros who considered themselves propietarios. This would have contradicted its policy of putting jubilados on an even footing with unprotected elderly.

The Centro had achieved considerable success in the first three years of its existence, both in terms of improving the economic condition of local elderly and in reducing the social isolation often resulting from old age. The establishment of an organisation both **for** and **by** the elderly in the villa had no

⁴⁵⁹It should be noted that, because it lacked the requisite number of jubilados, the Centro was not fully recognised by PAMI. This meant that it was unable to obtain much of the assistance automatically granted to conventional Centros de Jubilados (see chapter three).

⁴⁶⁰See the Junta Vecinal, mentioned below.

counterpart among younger generations living there. This may have partly reflected the greater necessity of cooperation during the early, difficult years of settlement which inculcated a strong sense of solidarity among the older generations. It may also have resulted from the greater amount of free time available to some (but not all) elderly who were often retired from the labourforce and free from commitments to other family members.

By developing new social programmes the Centro had been able to maintain the high level of interest generated by its early success with the DNA. In many respects, the Centro could be considered an ideal model for local initiatives by elderly villeros, against which others can be compared. Its success reflected a large number of factors, of which the most important were the progressive spirit of the villeros and the expertise and professional contacts of CEPEV. These factors are best demonstrated by comparing the experience of the Centro with elderly associations in other villas (see below).

Had the Centro transcended Tenti's "rise and fall" model of villa organisation mentioned above? Silvia Simone of CEPEV felt that it was still too soon to know:

All groups have their own life-cycles, don't they...I feel that, after two year's work, we [the Centro] are still at a stage of expansion, but I wouldn't like to say whether this will be permanent. I hope that the Centro is able to consolidate itself.⁴⁶¹

Until the Centro had secured its own premises and had proved

⁴⁶¹Tape VJ1 2/88-110.

itself to be independent of outside actors, CEPEV included, its long-term prospects would remain uncertain.

3e) El Centro Urbano Nueva Parroquia (CUNP).

This organisation coordinated the activities of several non-catholic churches⁴⁶². However, as will be seen, it did not just constitute a protestant version of the local Caritas. CUNP first became active as part of the general expansion of externally-initiated organisation in the villa during the 1960s.⁴⁶³ Its activities combined a degree of evangelising with improvements to the local infrastructure. During the Proceso relations with the military government were not as good as was the case with the catholic church. Accordingly, CUNP did not enjoy the freedoms granted to Caritas: several members were arrested and its activities discontinued.⁴⁶⁴

When it recommenced in the 1980s, CUNP developed a broad range of programmes that dealt with social as well as infrastructural problems. Rather than distribute food parcels, CUNP sought to provide local employment opportunities through training programmes and small workshops. These included a fresh pasta factory and a number of sewing groups. By their nature, such activities were more directed at the needs of local youths and

⁴⁶²These were: La Iglesia Evangélica Metodista, La Iglesia Evangélica Valdense, La Iglesia Discípulos de Cristo and El Instituto Superior Evangélico de Estudios Teológicos.

⁴⁶³C.Lezcano, La historia de la consolidación..., pp.72-5.

⁴⁶⁴In an informal conversation, one of the CUNP's directors hinted that this was partly because some members had had Peronist ties.

women than those of aged villeros. Only two CUNP programmes were of clear benefit to the elderly. One, the provision of free **legal advice** from a local lawyer, over-lapped with similar programmes run by several other organisations. The other, the creation of a feeding centre inside the villa, had been attempted unsuccessfully on several previous occasions. These centres provided for both children and elderly and it was claimed that between 10 and 15 of the latter would come to eat on a regular basis.⁴⁶⁵ They were run by elderly villeros, who would be given a small wage. One of CUNP's directors explained that the latest initiative had failed due to a lack of financial support from the municipality.⁴⁶⁶ However, local residents mentioned that people working there had been assaulted by local youths, who may have been angered by CUNP's heavy-handed evangelising amongst those who attended.⁴⁶⁷ This reflected an inevitable tension between CUNP's religious and social functions, which it was admitted often led to disagreement within its coordinating committee.⁴⁶⁸

CUNP had a variety of links with other organisations both inside and outside the villa. Indeed, although it owned premises inside (the Centro Comunitario, see Map IV:2), its main offices were located just outside Villa Jardín. Unlike the local Caritas, CUNP

⁴⁶⁵Informal conversation with one of CUNP's directors, 30th March 1993. Also see tape VJ3.

⁴⁶⁶Untaped interview with Enrique Lavique assistant director, CUNP, 30th March 1993.

⁴⁶⁷Tapes VJ3 2/434-40, VJ5 335-42 and informal conversations with members of the Centro.

⁴⁶⁸Untaped interview with Enrique Lavique assistant director, CUNP, 30th March 1993.

received part of its funding from a national body: La Federación Argentina de Iglesias Evangélicas. Unfortunately, the exact nature of its relationship with this organisation was not made clear by those CUNP members interviewed.

CUNP collaborated with Caritas and other local organisations, including the Junta Vecinal (see below) in the distribution of emergency food aid during the hyperinflationary crisis of 1989. When this programme was discontinued in 1991 ties with Caritas became much weaker. CUNP members claimed that this was largely due to the arrival of Padre Jorge, the new catholic priest, but refused to say why this was the case. The most probable cause of the rift was tension arising from CUNP's predilection to combine assistance with evangelising. Whatever the reason, it indicates the importance of good personal relations between respective members for maintaining collaboration between local organisations. There were also indications that collaboration with the Junta Vecinal had created a number of problems. The assistant director of CUNP complained that the Junta had been suffering much internal conflict and had been too compromised by personalism to operate effectively.

These bad experiences partly explained why CUNP was wary of establishing links with other local associations. Thus, although CUNP provided CEPEV support and advice for establishing the Centro, these close ties weakened over time. When the Centro first succeeded in obtaining DNA subsidies it invited CUNP to send along any eligible elderly. This was done but CUNP refused

a subsequent offer to send a representative along with the Centro's delegations to various social security agencies. Since then, there had been no contact between them. The breakdown in collaboration may have partly resulted from a gradual increase in ties between the Centro and Caritas, as detailed above.

CUNP's general impact on the economic welfare of the elderly in Villa Jardín was very small. This partly reflected its particular concerns and priorities. However, the failure of the feeding centre and the duplication of legal advice might have been avoided if links with Caritas and the Centro had been kept up. These, in turn, might have been facilitated if CUNP had been able to separate its evangelising mission from its other activities. Unfortunately, there were no indications of this being done.

3f) La Junta Vecinal (the Junta).

This was re-established in 1988 and carried forward its predecessor's tradition of improving the local infrastructure, such as drainage and power supply. Whether it also carried forward the tradition of representing the interests of intrusos within the villa is less apparent. Although Junta members made no reference to this matter, they admitted that it only worked within a handful of blocks surrounding their meeting room (see Map IV:2). This comprised one of the poorest parts of the villa, the vast majority of whose residents were probably intrusos.

From 1992 the Junta began to diversify its activities, providing various forms of social assistance. Like the CUNP, it prioritised

the needs of local women and children. Nevertheless, some of these programmes were also of benefit to local elderly. As elsewhere, the Junta used the services of lawyers to provide free **legal advice** for elderly attempting to claim contributory and assistance pensions. By May 1993 30 elderly had taken advantage of this service but only one had so far been successful in obtaining a benefit.⁴⁶⁹ This is yet another indication of both the formidable bureaucratic obstacles facing benefit claimants and the relative success of the Centro. Indeed, members of the committee were unaware of the full range of non-contributory pensions potentially available to members⁴⁷⁰ nor did they have privileged personal contacts with the staff of state welfare organs, as had been the case with CEPEV.

At times, the Junta provided **direct economic assistance** to poor elderly. In 1992, the Junta received an undisclosed number of food parcels from the provincial government in La Plata, to be distributed among those it considered most needy. However, this service was no longer occurring by early 1993. The Junta also obtained food aid from the municipality, but this was only to be given to mothers of young children. Occasionally the Junta distributed food donated by political parties, some of which may have gone to elderly. None of the 100 elderly individuals interviewed in VJ made any reference to these programmes,

⁴⁶⁹This was a 60 year-old single working mother of three, who succeeded in obtaining a municipal assistance pension.

⁴⁷⁰Whilst they were aware of the municipal assistance pensions, they had never heard of the DNA subsidy.

indicating that their scope must have been extremely limited.

The Junta had plans to develop new activities during 1993, some of which might have been of benefit to the elderly. It was hoping to cooperate with the municipality in the distribution of a new set of food parcels targeting the most needy families. This would appear to be a separate scheme to that proposed to the municipality by the Centro (see above), since it would not be exclusively for the elderly.

In the past, the Junta had largely relied upon the cooperation of the local residents for the financing of its activities; for example, families in a block pooling the cost of a road improvement. In addition, registered members of the Junta, of which there are around 300, were required to pay a due of 2 pesos a month. However, as is indicated by the above activities, the Junta was beginning to develop relations with local government. Its formal registration by the municipality of Lanús in 1992 coincided with its receipt of the first food parcels⁴⁷¹ and the Junta continued to have meetings with the municipal Secretary of Social Assistance about once a month. Although the Junta maintained that these links did not compromise its non-political status, several elderly respondents disagreed, equating the activities of the Junta with local Unidades Básicas (see below) and complaining of false promises and political manipulation. According to one elderly woman:

⁴⁷¹The municipality only recognised its right to operate in six blocks. The Junta was hoping to get the authorisation to extend this.

..some of them get things done when there's a political [campaign]. They start to mobilise everyone, helping this person, helping someone opposite. And then they just forget about it all...Because its just for politics, for politics more than anything else.⁴⁷²

The Junta also received a small amount of funding from a national NGO, La Fundación de Vivienda y la Comunidad, which channelled aid from the Italian, French and German governments. The Junta wanted to develop closer links with other organisations working in the barrio, but had no contacts with the Centro, due to the latter's reservations about its competence and political status. Other than recognising their mutually agreed spheres of influences or "territories", it had few links with other Juntas Vecinales in the surrounding barrios.

As with the CUNP, the impact of the Junta on the welfare of local elderly was limited by its own priorities. Moreover, both organisations encountered similar problems of credibility within the villa, resulting from tensions between the desire for social improvements and to win over new converts to their respective causes. In the case of CUNP, their cause, evangelism, conflicted with the catholic beliefs of the majority of villeros. Hence mixing religion with assistance caused more problems than it did for Caritas. By contrast, the alleged Peronist leanings of the Junta coincided with the political ascriptions of most residents. Its lack of credibility was partly due to false promises and an absence of professionalism in the past. However, this may also have been accompanied by a general disenchantment towards clientilistic modes of organisation in the villa. This issue will

⁴⁷²Tape VJ3 2/245-50.

be developed below.

3g) Unidades Básicas and other grassroots political associations.

As seen above, Villa Jardín had a tradition of political activity going back to the days of the first Peronist government.⁴⁷³

Whilst political organisations were ruthlessly put down during the last period of military rule, they quickly recovered following redemocratisation. By early 1993 the villa boasted at least three local Peronist offices (Unidades Básicas, UBs) and one belonging to the Radical party. Several more UBs appeared during the Peronist internal election campaign of May 1993. Many of these distributed food on an ad hoc basis.

As with the Junta, overtly political associations did not enjoy a high degree of credibility as unbiased purveyors of social assistance amongst those elderly interviewed. Frequent accusations were made of corruption and incompetence.⁴⁷⁴

According to Ana Gorostiaga:

Well, when its election time, they come looking for you. They come looking for you to join up so they'll give you bread, so they'll give you groceries. They do the rounds for this short time. Then they don't give you anything anymore, nothing at all. Just during the elections and all that stuff and then they don't give you anything.⁴⁷⁵

Ramón Maldonado adds:

They're always making lots of promises but never come up with the goods...Its the politicians who are responsible for sucking the blood of people living here, because politicians never work....They're pure lies,

⁴⁷³C.Lezcano La historia de la consolidación..., pp.37-46.

⁴⁷⁴Tapes VJ3, VJ5 and VJ6.

⁴⁷⁵Tape VJ3 2/500-10.

friend, pure lies.⁴⁷⁶

Generally negative attitudes towards local political militancy partly explain the strong loathing of overt party political compromise held by most other groups in the villa. They also suggest that the roles of unidades básicas and similar organisations in promoting welfare within the villa would remain slight.

By 1993, Villa Jardín contained a large range of local initiatives which addressed the needs of elderly residents, either directly or indirectly. This was helped by a rich tradition of local organisation and participation and a general shift in priorities away from improving the physical infrastructure towards socio-economic problems. As such, the villa conformed most closely to the "slum of hope" characterisation put forward in chapter two. However, as has been shown, the contribution made by the Centro far out-weighed those of all the remaining groups put together. It is not easy to establish whether the latter's tendency to prioritise other issues was due to the emergence of the Centro or reflected the continued marginality of the elderly within the community. Thus, were the Centro to run into difficulties the general profile of the elderly within VJ might be substantially reduced.

There were few indications that the old factionalism between

⁴⁷⁶Tape VJ6 600-610.

propietarios and intrusos was still present. The oppression of the Proceso and the economic hardships of the late 1980s may have served to forge common interests between the villeros. A developing property market within the villa⁴⁷⁷ may have blurred the distinction between legal and illegal tenure. However, this had not led to increased collaboration amongst local organisations, whose political and/or religious conflicts, as well as personal differences, led to continued fragmentation.

4) Villa Azul.

4a) The setting.

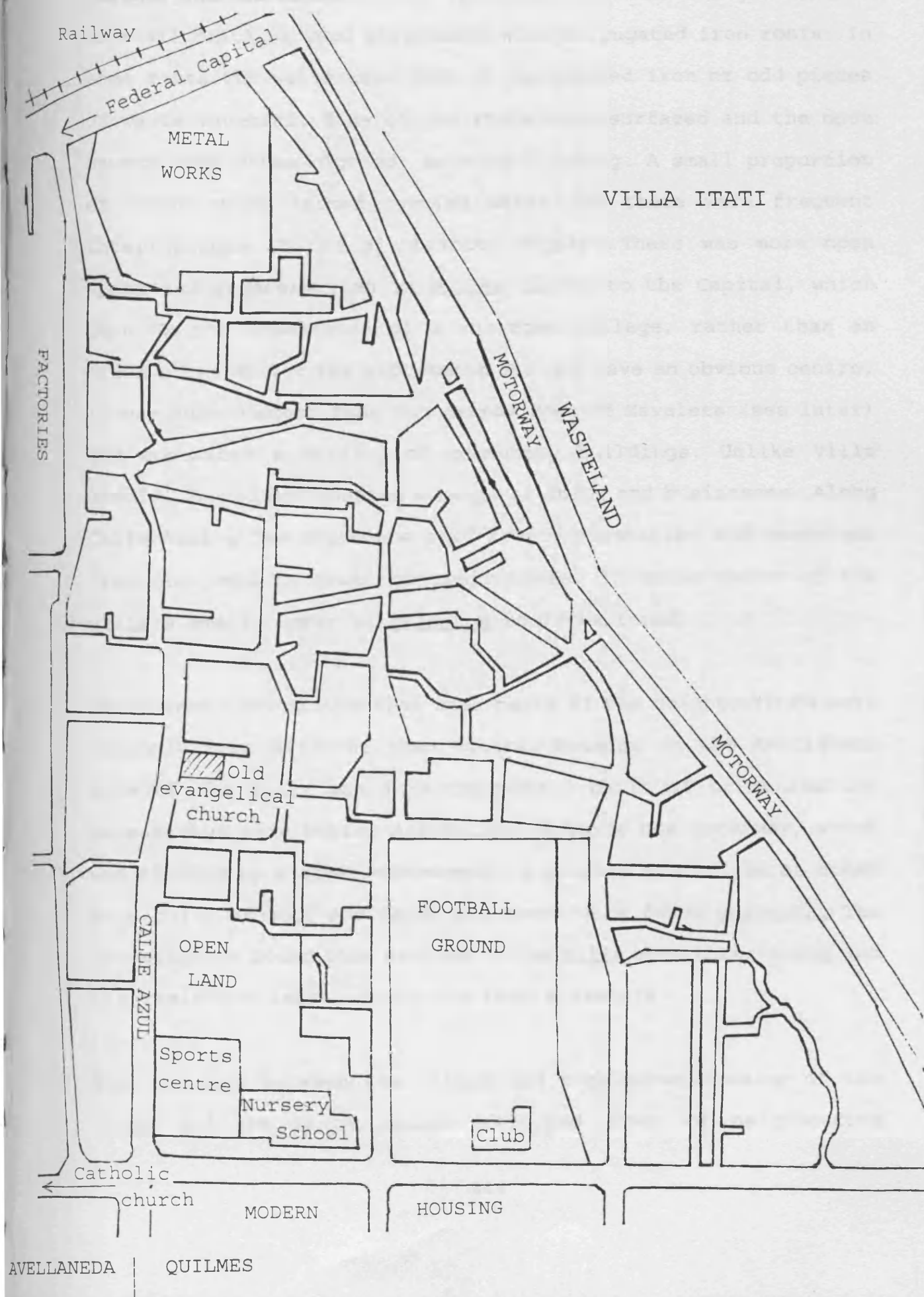
Villa Azul (VA) straddles the municipalities of Avellaneda and Quilmes, approximately 30 kilometres from the Federal Capital. This distance is partly compensated by VA's location alongside the principal road and main railway line into the city from the south east (see Map IV:3). One side of the villa is flanked by an area of pleasant middle class housing, one by factories and the remaining two by major roads. Just across the Acceso Sudeste lies a larger villa, Villa Itatí.⁴⁷⁸

Villa Azul had a very different appearance from the other two neighbourhoods studied. There was less evidence of socio-economic

⁴⁷⁷This was mentioned by several villeros and CEPEV worker Silvia Simone in informal conversations.

⁴⁷⁸Villa Itatí was used as a case study by L.Golbert et al, eds La mano izquierda... See pp.33-6 for a general description.

MAP IV:3 Villa Azul.



variety than in Villa Jardín: virtually all its housing consisted of small brick or wood structures with corrugated iron roofs. In some cases the walls were also of corrugated iron or odd pieces of waste material. None of the roads were surfaced and the open sewers were often blocked, causing flooding. A small proportion of homes still lacked running water and there were frequent interruptions in the electricity supply. There was more open space and greenery than in villas closer to the Capital, which gave VA the appearance of a run-down village, rather than an urban slum. Whilst the settlement did not have an obvious centre, it was more compact than the narrow rows of Zavaleta (see later) and contained a variety of community buildings. Unlike Villa Jardín, VA did not contain a range of shops and businesses. Along Calle Azul a few residents sold fruit, vegetables and beverages from the land in front of their homes. In other parts of the villa a small number of quioscos could be found.

There were indications that some parts of the neighbourhood were slightly more affluent than others. Housing on the Avellaneda side of the villa was more frequently built of brick and the passageways were better maintained. Towards the motorway, which was flanked by a steep embankment, a greater proportion of homes were built of wood and metal and there were fewer quioscos. The investigator found this section of the villa more threatening and its residents less cooperative than elsewhere.

The contrast between the alleys and tumbledown housing of the villa and the large, modern detached homes of neighbouring

districts could not be greater. There were no signs of social mixing between the two neighbourhoods; rather, there were indications of mutual distrust. Virtually all of the housing in the latter area had barred windows behind which guard-dogs could be heard .

There are no studies specifically referring to VA's early history. A report published by the Province of Buenos Aires in 1985 mentions that the villa began with illegal occupations of privately-owned land in the late 1940s.⁴⁷⁹ The report states that early settlers were drawn by the prospect of employment in a neighbouring factory, after which the villa was initially named.⁴⁸⁰ However, information obtained by the researcher, through taped interviews and conversations with local residents, puts this version of events into doubt. None of the 55 elderly interviewed claimed to have lived in Azul for more than 35 years. Those who arrived in the early 1960s regarded themselves as pioneers in the neighbourhood, claiming that only a handful of homes had been erected at that stage. Early residents also claimed that the villa was completely without basic infrastructure throughout the 1960s.⁴⁸¹ This contrasts abruptly with the rapid growth and development of Villa Jardín, suggesting that

⁴⁷⁹Province of Buenos Aires, Misión de aproximación rápida. Asentamiento Villa Azul, La Plata (1985).

⁴⁸⁰According to the Province of Buenos Aires Misión de aproximación..., the settlement was first known as "Villa Fa-mac", before taking the name "Azul" from a local dance hall. See chapter two, for background information on the general expansion of industries in the provincial part of the city.

⁴⁸¹Tapes VA2, VA3 and VA6.

VA was founded somewhat later and that its early expansion was somehow restricted. One resident mentioned that during the 1960s most of the Quilmes side of the villa had been taken up by a large pit and motorway construction works.⁴⁸²

Following the 1960s the villa began to grow steadily, initially occupying land alongside Calle Azul. According to one resident, the villa was only a quarter of its present size in 1973.⁴⁸³ With the completion of the motorway, neighbouring land became available and the villa began to spread south into Quilmes. At the same time, the land was bought from its private owners by the Ministry of Transport. This was followed by an acceleration in growth until all the available land was occupied in the mid-1980s. This pattern of growth away from Calle Azul may have caused there to be a greater concentration of elderly and more established community associations on the Avellaneda side of VA. This is examined later in the chapter.

Thus, Villa Azul was a much less mature neighbourhood than Villa Jardín, a fact reflected in the origins of its early settlers, the majority of whom came from poor northern provinces and, subsequently, neighbouring countries. Unlike Villa Jardín there was no indication that European immigrants played any part in its early history.

As in the other villas studied, VA experienced a rapid turnover

⁴⁸²Tape VA2 20-22.

⁴⁸³Tape VA1.

of population. One early arrival claimed that during the 1960s and early 1970s the bulk of its residents were able to buy plots of land elsewhere and move out. She added that this had become much rarer in recent years due to sharp increases in land values.⁴⁸⁴ This suggests that, as with VJ, population ageing was more due to reduced opportunities for escape than to the time which had elapsed since the foundation of the settlement.

Roughly one quarter of Villa Azul lay within Avellaneda municipality, with the rest in Quilmes. This makes it impossible to extract information from the INDEC analysis of the 1980 national census. Likewise, the 1981 survey of villas conducted by the Province of Buenos Aires⁴⁸⁵ is of little use since it only refers to those within a single municipality. Consequently, none of the villas it covered corresponds with Azul.⁴⁸⁶

Fortunately, it is possible to obtain some information from other studies specifically relating to VA. These include a preliminary survey conducted in 1985 by the provincial government⁴⁸⁷ and a

⁴⁸⁴Tape VA6 45-61.

⁴⁸⁵Provincia de Buenos Aires Censo socioeconómico...

⁴⁸⁶Despite there being no mention of Villa Azul in the published version of the census, a separate survey (Province of Buenos Aires Misión de aproximación...) claims the census found it had a population of 1,039. As will be seen, this figure sharply contradicts the findings of other surveys and should be discounted. It is possible that this figure only referred to the part of the villa lying in Avellaneda, whilst the rest was included with neighbouring Villa Itatí in Quilmes. However, it was impossible to confirm this with those responsible for the census.

⁴⁸⁷Provincia de Buenos Aires Misión de aproximación...

1990 report published by UNICEF⁴⁸⁸. Also, the local Sociedad de Fomento has conducted various surveys of the villa's residents, although these do not include data for the section which lies in Avellaneda.

The government and UNICEF reports gives various estimates for the total population:

Table IV:4 Population estimates for Villa Azul.

Year	Estimate	Source
1981	1,039	Province of Buenos Aires
1985	4,800	Programa Nacional de Alimentación
1985	3,174	Province of Buenos Aires
1990	3,113	UNICEF

Sources: Provincia de Buenos Aires Censo socioeconómico..., La Plata (1981), unpaginated; Provincia de Buenos Aires Misión de aproximación..., La Plata (1985), no page numbers; UNICEF Informe preliminar sobre Villa Azul, Buenos Aires (1990), unpaginated.

According to its residents, the villa did not experience a period of rapid growth between 1981 and 1985, nor did its population noticeably drop between 1985 and 1987.⁴⁸⁹ Consequently, the

⁴⁸⁸UNICEF Informe preliminar sobre Villa Azul, Buenos Aires (1990), unpaginated.

⁴⁸⁹Tape VA1.

first two figures can be discounted⁴⁹⁰. The final two figures are deemed to be more reliable since they correspond with each other and with the general opinion that the villa's population has been stable in the past decade.

Table IV:5 Age and sex structure of Villa Azul, 1990.

Age	Men	%	Women	%	Total	%
Below 60	1,539	96.6	1,436	96.2	3,002	96.4
60-64	22	1.4	21	1.4	43	1.4
65-69	10	0.6	14	0.9	24	0.8
70-74	12	0.8	11	0.7	23	0.7
Over 75	9	0.6	12	0.8	21	0.7
Total over 65	53	3.4	58	3.8	111	3.6
Total	1,592	100	1,521	100	3,113	100

Source: UNICEF Informe preliminar..., (unpaginated).

The UNICEF survey provides a full break-down of the age and sex of Villa Azul's occupants (see Table IV:5). It shows that 68 (2.2 per cent) were aged over 65 in 1990. Meanwhile, the 1985 survey finds 53 (1.7) per cent within the same age category.⁴⁹¹ This

⁴⁹⁰The inaccuracy of the 1981 figure is explained in footnote 73. Various studies (eg Midre "Bread and solidarity..") have drawn attention to the tendency of PAN workers to over-estimate beneficiary populations in order to acquire additional food parcels.

⁴⁹¹A further survey conducted by the Sociedad de Fomento in 1992 recorded a total of 42 over-65's living in the Quilmes section alone. Given that roughly three-quarters of the villa's land is on this side of the municipal divide, this figure might be interpreted as signifying a reduction in the number of elderly in VA since the UNICEF survey. However, as mentioned earlier, the earlier settlement of the Avellaneda side may have led to greater concentrations of elderly in this section. This view was supported by the researcher's own direct observations of the

indicates that the villa had experienced a sudden rise in the proportion of elderly residents in recent years.⁴⁹² Nevertheless, the proportion of elderly was still much lower than in either Villa Jardín or Villa Zavaleta. The low proportion of elderly in the villa may have increased their marginal status by limiting their opportunities to organise and the interest taken by outside actors in their condition.

The 1985 survey contains various indicators which give an impression of the degree of poverty in Villa Azul. It shows that 62 per cent of houses were built precariously and 42 per cent vulnerable to flooding. These both correspond with basic needs criteria used by INDEC in its 1984 report.⁴⁹³ The survey finds that 63 per cent of the economically active population were labourers, domestic servants or odd-jobbers and that 24 per cent of families declared a total income below the minimum monthly wage. The high level of informality partly reflected the reduced opportunities for employment in neighbouring factories following the closure of a large sheet metal plant in the late 1970s.⁴⁹⁴ Unfortunately, the survey provides no information specifically relating to the villa's elderly.

villa.

⁴⁹²The Sociedad's survey of the Quilmes sector indicates that there is a much larger number of people aged between 50 and 59 (102) than those aged over 60. This suggests that the ageing of VA's population will continue apace through the next decade.

⁴⁹³See chapter two, p.65.

⁴⁹⁴Tape VA2 60-65.

4b) Local initiatives in Villa Azul.

During the 1960s, with the exception of a football club, there were few attempts at forming local associations in Villa Azul, nor did interviewees have any recollection of grassroots party political activity.⁴⁹⁵ Nevertheless, in 1969 a small group of residents formed a Junta Vecinal, which achieved some success in improving the local water supply and passageway surfaces. According to one ex-member:

the first priority was water. We'd got a plan to put pumps in every block...we asked for money from our neighbours -as a loan- we bought second-hand pipes and we built a system of running water.⁴⁹⁶

This desire to improve local conditions accords with the characterisations of shanty town residents found much of the literature.⁴⁹⁷ The Junta continued to make improvements to the villa until the mid-1970s and received a donation of more water pipes from the newly-installed Peronist provincial government.⁴⁹⁸ However, these successes came to an abrupt halt in 1974, when:

a group of bad people took it [the Junta] over and everything came to an end. They took everything that was there -silly little things..wooden benches..the cooker...They were from the villa but had arrived from outside..a family formed by four or five couples. Just one family..And afterwards they just didn't want to know and there were lots of problems.⁴⁹⁹

⁴⁹⁵Tape VA2.

⁴⁹⁶Tape VA2 125-30.

⁴⁹⁷For example R.Skinner "Self-help, community organization and politics: Villa El Salvador, Lima" in P.Ward, ed Self-help housing. A critique, London (1982), pp.209-27 and chapter two.

⁴⁹⁸Tape VA2 134-8.

⁴⁹⁹Tape VA2 225-45.

The arrival of new waves of migrants had led to a profound change in the internal organisations of the villa, as the fledgling Junta Vecinal gave way to a new structure of local authority based around the personal followings of a number of "strong men" (caciques)⁵⁰⁰ and the rivalry of large extended families. As various caciques sought to establish themselves and the political situation in the country as a whole became more chaotic, the villa suffered increasing violence and internal strife. This culminated with the murder and "disappearances" of several important community figures.⁵⁰¹

Had the state authorities so desired they could have intervened to prevent the emergence of caciquismo in VA. They may, however, have felt that this was not in their interests. There are indications that members of the Junta Vecinal had been sympathetic to, if not directly involved in, left-wing Peronist factions, including the "Montonero" guerrillas.⁵⁰² The increasingly right-wing national government was prepared to turn

⁵⁰⁰This is the term used by the villeros themselves. P.Friedrich "The legitimacy of the cacique" in M.Swartz, ed Local level politics: social and cultural perspectives, London (1978) defines caciques as "a strong and autocratic leader in local and/or regional politics whose characteristically informal, personalistic, and often arbitrary role is buttressed by a core of relatives, "fighters", and dependents, and is marked by the diagnostic threat and practice of violence.". W.Cornelius Jr. in R.Kern, ed The caciques. Oligarchical politics and the system of caciquismo in the Luso-hispanic world, Albuquerque (1973), pp.119-34, gives an excellent account of such practices.

⁵⁰¹Tape VA1 1/140-45.

⁵⁰²R.Gillespie Soldiers of Perón: Argentina's montoneros, Oxford (1982), pp.89-159 provides a detailed examination of this and similar guerrilla groups.

a blind eye to caciques, some of whom, it was claimed, were nominally aligned to a rival, right-wing Peronist faction. According to one resident:

Other people weren't in agreement with him [the president of the Junta] for political reasons...[he had] political links with the Peronists, a certain faction of Peronists...and had problems with this other group who were also Peronists..but the conservative, right-wing faction of Peronism.⁵⁰³

This was a similar strategy to the encouragement of the Junta Vecinal at the expense of the Sociedad de Fomento in Villa Jardín in the mid-1950s (see above).

The bitter experience of this period was frequently referred to by present-day residents and community leaders, suggesting that it had an important effect on subsequent attitudes towards local activity.⁵⁰⁴ Unlike Villa Jardín, there is no indication that churches took on a more important role in VA during the period of military rule, nor were they exempt from the general repression. A radical catholic priest was kidnapped and killed in neighbouring Villa Itatí.⁵⁰⁵

As elsewhere, redemocratisation led to a slow reemergence of local activities, especially Peronist unidades básicas and the communists, who had an office in the villa. These facilitated the up-grading of basic infrastructure, such as the electricity

⁵⁰³Tape VA1 1/158-65.

⁵⁰⁴Tape VA1 1/178-190.

⁵⁰⁵Tape VA1.

supply.¹²⁷ However, neighbourhood initiatives did not go beyond local party offices and, to a very limited extent, social assistance from a nearby evangelical church. The distribution of food parcels under the Programa de Alimentación Nacional (PAN) from 1984 relied on trusted individuals in VA rather than local organisations.¹²⁸ The villa remained in the grip of its traditional families and caciques, who learned to broker with outside actors, particularly the provincial and municipal governments.¹²⁹ Low levels of participation may also have reflected fears about the return to repressive policies. Although a 1985 government survey refers to the formation of a "comisión vecinal" (neighbourhood committee) the previous year, it goes on to identify:

A continued lack of representation among the various organisations which operate in the community, displayed in the general ignorance of the activities which they pursue..¹³⁰

In 1987 local initiatives in VA entered a new phase of evolution, with the creation of a Sociedad de Fomento (the Sociedad). This was located within Quilmes, representing the first neighbourhood association on that side of the villa and is examined in more detail below. More importantly, its establishment coincided with

¹²⁷Tape VA1 1/230-60.

¹²⁸See tapes VA1 and VA3.

¹²⁹According to the ex-president of the Grupo de Tercera Edad, it was impossible for local people to obtain any support from local government without dealing through these caciques (tape VA2).

¹³⁰Provincia de Buenos Aires Misión de aproximación.. (unpaginated).

a large grant from the Province of Buenos Aires and UNICEF for the construction of a nursery school and health clinic and the improvement of the sewerage system. At the same time the Grupo de la Tercera Edad (the Grupo) was established (see below). This marked a broadening in local concerns away from simply up-grading the physical infrastructure to the social problems of vulnerable groups such as young children and the elderly. The nursery school building became an important community centre and was used by the Grupo for its weekly meetings. Despite these changes, local caciques were able to maintain their positions of control by obtaining posts on the committee of the Sociedad and preserving links with the outside authorities, including the police and municipalities. This may have been largely achieved by intimidation: gunfights between rival groups were not an infrequent occurrence during this period.¹³¹

1989 proved to be another important watershed for local activities in VA. This reflected a combination of circumstances, including economic crisis, the change of national and provincial government, the death of the most influential cacique and the imprisonment of several others. The economic hardship resulting from hyperinflation prompted residents and Quilmes municipality to organise a soup kitchen, known as the "olla", which provided daily meals for over 300 children and around 10 elderly

¹³¹Reference was made to these during informal conversations with several villeros. The same interviewees became much more reticent about this issue when a tape recorder was switched on, indicating that they had still not conquered the fears engendered in earlier periods.

people.¹³² The Peronist victories saw the emergence of new policies and encouraged greater local participation among its followers. These political discontinuities also reduced the external influence held by the caciques, whose status in the eyes of the authorities moved from power brokers to opponents and criminals. Recognising the change in circumstances a number of the most powerful caciques chose to leave the villa.¹³³

By the 1990s a new group of local activists, many of them linked to left-wing Peronism were able to challenge the position of traditional leaders. Following allegations of corruption, two caciques were excluded from the Sociedad. This new group also dominated the two housing cooperatives which had been established in each municipality, as part of a national plan to sell off land to the villeros.¹³⁴ Despite its purported commitment to open, democratic, non-partisan participation, the new movement revolved around a handful of key figures.¹³⁵

Although Villa Azul had had a shorter and less rich history of local organisation than Villa Jardín, there were number of similarities between their experiences. Both had suffered internal conflicts between traditional Peronist and less

¹³²Tape VA1.

¹³³Tape VA2 478-88.

¹³⁴This was known as the "Plan Arraigo" (tape VA1 and Presidencia de la Nación, Comisión de Tierras Fiscales Nacionales Programa Arraigo. Un país para siempre, Buenos Aires (1993)).

¹³⁵For example, one family contained the treasurer of the Sociedad, the president of the Quilmes cooperative and a senior member of the Unidad Básica.

politically modern factions. Government agencies had at times sought to encourage these rivalries and, during the Proceso, to clamp down on local organisations in general. Democratisation and the worsening poverty of the 1980s had seen a shift towards less fractious and more welfare-oriented modes of organisation, including the first instances of initiatives specifically concerned with elderly residents. The effects of these recent initiatives are now examined.

4c) El grupo de la tercera edad "Unión y esperanza" (the Grupo).

This organisation was founded in 1987, experienced a period of rapid growth and intense activity up to 1989 and then went into steep decline. After a two year hiatus, some old committee members began to attempt to renew the organisation, but met with little initial success. As such, the Grupo provides an interesting case study of a local initiative for the elderly which fell apart and, possibly, of the organisational life-cycles mentioned earlier in the chapter.

As with VJ's Centro, outside actors played an important role in the foundation of the Grupo. Three social workers from the provincial Ministry of Social Action, all of them women, began to advise elderly on hygiene and preventative healthcare. They organised informal discussions, held in one resident's house, and day trips for the elderly. They subsequently suggested starting a group and provided advice on how this could be done.¹³⁶ These social workers continued to support the Grupo for the first year

¹³⁶Tapes VA2 and VA5.

of its existence, but then broke off contact.¹³⁷ This may have been due to changes in their job responsibilities, a wish to give the Grupo more autonomy or the switch in power within the provincial government (from Radicals to Peronists).¹³⁸ None of the surviving members of the Grupo's committee can remember the full names of any of these social workers, nor precisely which section of the provincial government they represented,¹³⁹ indicating that local participation was extremely limited.

The Grupo developed quickly in the months following its establishment and by the end of 1988 had attracted over sixty members. A committee had been elected and meetings were held roughly every month. Several committee members already had much experience of local action and had established contacts with both municipalities,¹⁴⁰ enabling the Grupo to obtain formal recognition from both provincial and municipal tiers of local government.¹⁴¹ Whilst the gender balance of the total membership

¹³⁷In the minutes book (Libro de Actas), no mention is made of these social workers after December 1988.

¹³⁸For a good account of the respective histories and policies of these two parties see Centro Interdisciplinario de Estudios Sobre el Desarrollo Latinoamericano Los partidos políticos en América Latina. Desarrollo, estructura y fundamentos programáticos. El caso argentino, Buenos Aires (1990).

¹³⁹Tapes VA2 and VA5. This confusion meant that the investigator was unable to trace these social workers in order to obtain interviews.

¹⁴⁰The Director of the Grupo had been working alone for several years to obtain food parcels and blankets from both municipalities (Tape VA2 280-90).

¹⁴¹The Departamento de Entidades de Bien Público of Quilmes municipality formally registered the Grupo in February 1987, whilst the Province granted it legal status in March 1988.

roughly matched that of elderly in the villa as a whole,¹⁴² women filled twelve of the thirteen positions in the original committee. This indicates that, as with VJ's Centro, women participated to a much greater extent than men. Reasons for this are explored in detail below.

The official statute of the Grupo set out a series of objectives. However, these were couched in such general terms as to give little idea of the activities its members would be expected to undertake.¹⁴³ The range of services offered by the Grupo, as mentioned either in the minute books or by ex-committee members, was impressive. It included all the four categories mentioned at the start of the chapter:

1) Direct assistance. Funds raised from parties, raffles and donations were in part used to establish an emergency kitty.¹⁴⁴ This covered the costs of funerals, accommodation and food for those members deemed to be in extreme need by the committee.

2) Legal advice. The Grupo helped around 50 members put their identity papers in order. The possession of such papers is a prerequisite for access to almost all forms of state assistance. The Grupo also assisted around 100 members, almost all of them elderly, to obtain non-contributory pensions from the provincial

¹⁴²Of the original 28 members, 15 were women.

¹⁴³For example, the first goal was simply to: "Give an organisational structure for the aspirations of progress in the neighbourhood and for improvements in material levels".

¹⁴⁴Libro de Actas, 29.7.88.

government.

3) **Social forum.** The Grupo organised a number of social events as well as conducting classes in literacy¹⁴⁵, knitting and embroidery. Whilst the statute stipulated that it was not to engage in religious activities, the Grupo at times provided catechism for its members.

4) **Strength through numbers.** Whilst the statute expressly forbade the Grupo from conducting overtly political activities, it was able to send frequent delegations to local government to ask for financial aid, food parcels and more holidays for its members. These were sometimes provided.¹⁴⁶

This range of activities was far broader than those conducted by the elderly group in Villa Jardín. However, there are indications that many of them were very limited in their effects. Only one of the elderly interviewed made any reference to literacy classes.¹⁴⁷ Cases of direct economic aid to needy individuals were usually one-off events.¹⁴⁸ No mention is made in the minutes about negotiations for assistance pensions nor identity documents for members. The impression given is that these services were only partially realized, that they were mainly

¹⁴⁵These were part of a national campaign (tape VA1 and Libro de Actas, 29.11.89).

¹⁴⁶For example, Libro de Actas, 15.2.88.

¹⁴⁷Tape VA6.

¹⁴⁸For example, see the Libro de Actas, 14.12.87 and 15.2.88.

performed by social workers and that the committee had little direct input.

Following 1988, the Grupo went into decline. This is reflected in the number of formal meetings recorded in the minute books:-

Table IV:5 Annual number of meetings held by the Grupo de la tercera edad "Unión y esperanza".

1988: 15	1991: 1
1989: 6	1992: 1
1990: 5	

Source: El Grupo de la Tercera Edad "Unión y Esperanza" Libro de Actas, Villa Azul, 18.1.88 to 16.11.92.

More frequently, the minutes refer to the failure of committee members to attend. There was also a general reduction in participation.¹⁴⁹ By 1991 the Grupo had effectively ceased to function.

When asked why the Grupo failed, interviewees provided a variety of explanations. Often, reference was made to the death and illness of key members, including the president, vice-president, treasurer and secretary. These, combined with the withdrawal of support by the social workers from La Plata, led to considerable disruption. Remaining activists lacked experience and links with the authorities. In 1990 an attempt was made to reestablish the committee with new elections, but these were never held.¹⁵⁰

¹⁴⁹For example, the Libro de Actas refers to attendances of 52 members on 22.7.88 and only 6 on 2.3.90.

¹⁵⁰Libro de Actas, 10.8.90.

Following 1988, the Grupo was unable to obtain further assistance benefits for its members. It would appear that its early success stemmed from specific political considerations which subsequently changed. The granting of pensions by the provincial government may have been prompted by elections for national deputies in 1988.¹⁵¹ One recipient referred to a large presentation ceremony in Villa Itatí, in which 24 elderly people were awarded pensions, having been chosen by some form of lottery. A large number of senior politicians, including the provincial governor, were present as well as an impressive press entourage.¹⁵² Another mentioned a similar ceremony held in a local school.¹⁵³ These circumstances changed once the election campaign had ended. The subsequent switch in provincial office-holders from Radicals to Peronists may also have disrupted the links which had been established by the Grupo and may also have heralded a new attitude towards social assistance. The loss of contact with the social workers may have simply reflected the Province's lack of interest in providing further assistance benefits. Whatever the reasons, the failure to obtain fresh benefits was a major setback for the Grupo, as this had been an important attraction for members. This indicates that, as was the case with VJ's Centro, the primary function of the organisation (at least in the eyes

¹⁵¹M.Cavarozzi and M.Grossi "Argentine parties under Alfonsín: from democratic reinvention to political decline and hyperinflation" in E.Epstein, ed The new Argentine democracy. The search for a successful formula, London (1992), pp.178-86 provides a good analysis of political developments in during this period.

¹⁵²See chapter five.

¹⁵³Tape VA7.

of its rank and file membership) was to obtain and distribute resources from state agencies.

Throughout its history, the Grupo was never able to obtain its own premises, despite the efforts of the committee who recognised both the concrete utility and symbolic value of this. Their failure partly reflected poor communications between the Grupo and other organisations in the villa. The president was invited to be a committee member of the Sociedad de Fomento (which owned a building with several spacious rooms) but only attended twice. She claimed that this was partly because she did not want to become too involved with the caciques then running the Sociedad.¹⁵⁴ In 1989, the two organisations came into conflict over the allocation of funds for new office by Quilmes municipality. According to members of the Grupo, these funds were allocated to the organisations jointly but they could not agree whether the building should be divided into one room each or a single large unit. The final result was that the Grupo was denied the use of the premises. One ex-committee member regarded the subsequent rupture of relations with the Sociedad as the principal cause for the collapse of the Grupo.¹⁵⁵

The Grupo maintained better relations with the nursery school, which was where it most frequently met. It also had a number of contacts with church organisations. At one point a local priest offered the use of a chapel on Calle Azul for two years. However,

¹⁵⁴Tape VA2.

¹⁵⁵Tape VA5.

this promise was subsequently broken and relations with the catholic church were consequently soured.¹⁵⁶ This may have resulted from the hostility towards villeros apparent in the surrounding district and even voiced by some Caritas volunteers (see below). As has been seen in Villa Jardín, guaranteed access to a suitable meeting room was considered extremely important by local organisations. The failure to achieve this certainly contributed to the Grupo's demise.

The Grupo's relations with government organs were both erratic and problematic. Meeting the bureaucratic requirements to maintain formal recognition took up a significant share of the committee's limited resources.¹⁵⁷ This shows that the problems posed by bureaucratic red tape were as serious for local organisations as for individual benefit claimants. In addition, promises made by the municipalities were, more often than not, broken. The minutes show that Quilmes promised a regular monthly subsidy for the Grupo in September 1988 and monthly food parcels in April 1990. However, there is no mention of these being received after the first month in each case. This suggests that subsidies may have been granted to serve the municipal government's short-term political ends. Relations with Avellaneda were less developed, although this may have been less due to municipal disinterest than a failure of the Grupo to develop

¹⁵⁶Libro de Actas, 14.9.90. No reason was given for the church's actions.

¹⁵⁷For example, see the Libro de Actas, 5.5.89.

contacts¹⁵⁸. The failure of committee members to establish firmer relations with, and follow up the promises made by the municipalities is another indication of their high dependence on the original social workers, who were themselves representatives of local government.

Finally, the Grupo missed opportunities to establish contacts with organisations in surrounding neighbourhoods. The minute books notes that by early 1988 the Grupo's activities were being talked about in Villa Itatí and beyond.¹⁵⁹ Some attempts were made to hold joint meetings with a group of elderly people from Villa Itatí. This proposal foundered because many members of both groups found the walk across the motorway too arduous. Contacts with such organisations might have increased the Grupo's bargaining powers vis a vis the authorities and might also have helped it through the difficulties it subsequently faced. The organisation in Itatí was still holding regular meetings and organising outings in March 1993.

The collapse of the Grupo did not result from the achievement of its original objectives nor the disappearance of its main *raison d'être*. Thus, it did not conform to Tenti's organisational life-cycle. Instead, the Grupo's demise resulted from a combination of problems, including the loss of personnel, the failure to

¹⁵⁸The Libro de Actas, 19.2.90, mentions the visit of two social workers from Avellaneda to the president's wife, offering help. It would appear that the Grupo failed to take advantage of this offer, as no further mention is made of it. This was probably because the Grupo had already gone into decline.

¹⁵⁹Libro de Actas, 26.2.88.

acquire proper premises and poor contacts with actors inside and outside the villa. Villa Jardín's Centro had been much more successful in meeting at least two of these challenges. In 1993, partly prompted by the greater interest being taken in VA's elderly by the Sociedad, some of the Grupo's old committee members organised new assemblies, reopened communication with Quilmes and elected a new committee¹⁶⁰. However, by July 1993 they had yet to translate their words and plans into concrete activities of benefit to elderly residents.

4d) Caritas.¹⁶¹

The nearest catholic church was located just three blocks from VA, in an area of modern middle class housing in Avellaneda. It was permitted by the local ecclesiastical authorities to include those parts of VA located in Quilmes within its activities. However, interviews with residents of the villa indicate that, whilst assistance from the church had occurred over a long period, this was both limited and sporadic.¹⁶² Unlike, Villa Jardín, the local branch of Caritas was only established in 1990.

By 1993 Caritas had developed a number of programmes of potential benefit to the elderly. Free food parcels containing similar goods to those provided in Villa Jardín were distributed weekly to needy families. However, of a total of 34 beneficiaries aged

¹⁶⁰The investigator was directly involved in this new initiative.

¹⁶¹See chapter two for general information on Caritas Argentina.

¹⁶²Tape VA1.

over 55 years, only 9 came from the villa itself. The majority lived in the middle class district and had minimum contributory benefits. Most of these had begun to receive help after Caritas carried out a door to door survey in 1990. Despite containing far higher concentrations of poverty than other parts of the parish, Villa Azul had not been included in this survey. As in Villa Jardín, the local Caritas collected used clothing, although the bulk of this was resold with only left-over items being distributed free.¹⁶³

In early 1993 the local Caritas began to provide legal counselling, using the free services of a local lawyer. By April one elderly man, from the barrio not the villa, was using this facility to apply for a contributory invalidity pension. At this time, none of the elderly interviewed in the villa were aware that Caritas offered this service, again indicating a lack of contact.

As in the other villas studied, the local Caritas received funding from a wide variety of sources. These included the sale of clothes, church collections, fund-raising by local schools and donations of food and medicines. Unlike Villa Jardín, there were no special arrangement with surrounding parishes enabling them to collect used clothing there. The director stressed that funds sometimes dried up and so the provision of food parcels was not

¹⁶³Untaped interview with the local Caritas director, 29th April 1993.

always reliable.¹⁶⁴

As mentioned above, the bulk of the local Caritas activities were directed at needy families living in the middle class district rather than in VA. Unlike Villa Jardín, no attempts had been made to develop a network of voluntary assistants within the villa. This may partly have been because the local branch was established at a time when the middle classes were suffering from a sharper fall in living standards than poorer sectors.¹⁶⁵ However, there are also indications that the attitudes of individual Caritas workers precluded initiatives in the villa. Coming from surrounding middle class districts, many of Caritas workers considered the proximity of shanty towns as a "threat" to the neighbourhood and were in favour of eradication. During an untaped interview in April 1993 the director gave a very negative view of the villa and its inhabitants, who were portrayed as lazy, untrustworthy scroungers.¹⁶⁶

Until 1993 the local Caritas had developed no links with organisations in VA, arguing that most of them made false

¹⁶⁴Untaped interview with local Caritas director, 29th April 1993.

¹⁶⁵A.Minujim, "En la rodada" in A.Minujim ed, Cuesta abajo. Los nuevos pobres: efectos de la crisis en la sociedad argentina, Buenos Aires pp.33-8.

¹⁶⁶The director complained that used clothing was rarely passed onto villeros since they would "send it to relatives back in Paraguay." He went on to claim: "They ask out of habit... They haven't learnt anything except how to beg. ...They have a lot of time. What do they do with it all?". Untaped interview, 29th April 1993.

promises and were corrupt.¹⁶⁷ The dominant position of local caciques in villero politics up to the late 1980s was no doubt a serious barrier to greater church participation. However, these links were improved during the period of the investigation and several joint meetings were held with the Sociedad and the Grupo. Plans were made to coordinate future projects, including a poverty census and workshops for youths and elderly. Several members of the Grupo registered to receive food parcels and to take advantage of free legal advice.¹⁶⁸

That the local Caritas played a very different role in VA than in VJ appeared to be largely due to its location inside a middle class neighbourhood many of whose residents felt hostile towards the villeros. The contrasting priorities of different branches of Caritas indicates that the organisation as a whole did not play a consistent part in providing economic support for elderly villeros across the city. Indeed, individual parish priests often had more influence over local initiatives than did national guidelines.

4e) El Sociedad de Fomento.

The general context of institutional change surrounding the foundation and early history of the Sociedad have been dealt with above. As explained, the Sociedad received its initial stimulus from the construction of a nursery school in 1987 and later, in

¹⁶⁷Untaped conversation with Juan Carlos Gómez, the local Caritas director, 29th April 1993.

¹⁶⁸Direct observations of the investigator, who was himself involved in developing these new contacts and proposals.

1989, from emergency government policies designed to reduce the impact of hyperinflation. According to the ex-President:

[the hyperinflation] was the key moment because...Maglana became the president [of the Sociedad], the vice-president was Nino (who isn't in the Sociedad any more but is still actively working for social issues) and this other guy called Martín who used to be an active member of the Communist Party back then and after they stopped he began to work with us in the Sociedad de Fomento. He was the president of the last committee but, well, for personal problems he couldn't carry out his duties and he had to resign a few months ago.¹⁶⁹

Thus, by 1992 the Sociedad had passed from the hands of local caciques such as Nino and Maglana, and from non-Peronists to a tightly-knit group of Peronist activists who were also dominant in the two housing cooperatives.

Until recently, the Sociedad had primarily been concerned with the physical fabric of the villa and conducted no activities specifically targeting the elderly. Its only contact with the Grupo resulted from the conflict over premises in 1989. However, by 1993, the Sociedad was taking increased interest in the elderly. This change may have been prompted by several considerations, including the demise of the Grupo, the acquisition of substantial funds and political opportunism.

In 1991 the Sociedad obtained a substantial grant via the provincial "Plan de Justicia Social"¹⁷⁰, which was used to

¹⁶⁹Tape VA1 1/330-48.

¹⁷⁰This programme was funded through a 10 per cent profit tax imposed by the national government. Its objective is to up-grade the "social infra-structure" of greater Buenos Aires, including health clinics and the improvement of basic utilities (see Movimiento: revista de la agrupación "11 de Marzo", April 1993).

construct a sports centre and community buildings alongside the nursery school (see Map IV:3). These were nearing completion in July 1993 and it was planned that they would be used to provide a daily feeding centre for the villa's elderly. According to the vice-president, the committee were confident that they would receive funding from the PAMI Pro-Bienestar programme.¹⁷¹ They were also confident that all elderly residents aged over 60 included in their 1992 census would be entitled to use the feeding centre. This clearly contradicts the line taken by PAMI that the programme would only benefit those with contributory pensions.

It is clear that the Sociedad had been very successful in obtaining funding and executing projects. As such it had become the focus for local participation in Villa Azul. It is also apparent that much of its success stemmed from personal contacts which originated in the party political activities of some committee members. During the internal Peronist elections of May 1993, several were openly campaigning for Eduardo Schiavo, a local councillor who had previously been secretary for social assistance in Quilmes and was presently working for the "Plan de Justicia Social". It was also disclosed that Schiavo's sister worked for PAMI in Quilmes and had been their original contact with the Pro-Bienestar programme. The vice-president of the Sociedad was himself working in Quilmes municipality, as part of the Dirección de Cooperativas, set up by the Plan Arraigo. In

¹⁷¹See chapter three and tape VA1 for descriptions of this programme.

this respect the attitude of the Sociedad was a marked contrast to that of organisation in Villa Jardín. According to the vice-president:

There are people in the Comission, the Sociedad de Fomento, the Cooperative, who are politically active...Our success with the sports centre was partly because we had realized that what we need more than anything is an organisation in the barrio. But if this organisation doesn't have political contacts, then , unfortunately it won't be successful: it has to be done the other way.¹⁷²

The Sociedad's attitude to the reactivation of the Grupo was at best ambivalent. The vice-president argued that the Grupo's committee members were too old to be able to take on major responsibilities and hinted that they might be about to lose formal recognition from Quilmes. He felt that, since the Sociedad had itself obtained funding for the feeding centre, they would be unable to delegate the full responsibility for its management to another organisation. He argued that either the Sociedad should have a strong supervisory role in the affairs of the Grupo or that they should take it over completely.¹⁷³

The attitude of the Sociedad's new leadership towards the "old guard" of the Grupo was in part a continuation of the struggle against individualistic modes of organisation which had previously been dominant. It could also be interpreted more cynically, as an attempt by one group of activists to extend their political influence within VA at the expense of another. Interestingly, one of the caciques who had lost his post in the

¹⁷²Tape VA1 2/490-500.

¹⁷³Tape VA1.

Sociedad began to take a much more active, behind-the-scenes, role in the renewal of the Grupo. These potential conflicts were resolved, at least superficially, by the election of a Sociedad member onto the Grupo's committee in May 1993.¹⁷⁴ Yet the Sociedad did little to encourage the participation of elderly. Indeed, its attitude towards the Grupo suggested it believed that the elderly were not capable of running an organisation.

The Sociedad had obtained several tangible benefits for the villa, although none had been of direct nor exclusive benefit to the elderly. Its success had stemmed from a very different approach to that taken by organisations such as VJ's Centro. Alignment with dominant elements in local government had clearly paid short-term dividends and won the Sociedad the backing of most villeros. However, this must also have left it vulnerable to the sort of external political changes which had previously undermined the Grupo. The crucial difference between the two was that the Sociedad's committee had considerable organisational and political experience and therefore were not dependent on the decisions and expertise of outside actors. This left it in a much stronger position. The large sports hall, which dominated one end of the villa was concrete proof that the Sociedad was able to obtain material benefits for residents and had had a galvanising impact on local support. This contrasted with the Grupo's failure to even acquire its own office.

¹⁷⁴Direct observation.

4f) The Evangelical church.

The general lack of interest and even hostility of the local catholic church to the villeros, appeared to provide evangelical protestants an opportunity to attract new converts. There was, however, little indication that they had been able to do so. One evangelical organisation still maintained premises in the villa, on Calle Azul, but none of the local residents interviewed had seen any signs of activity in recent times. One interviewee who received economic assistance from them in the early 1980s mentioned that these programmes had since been discontinued. Another received occasional help through a contact at a church in the neighbouring district of Bernal.¹⁷⁵ Neither was able to throw any light on why the evangelists had stopped coming to Villa Azul. According to the vice-president of the Sociedad:

There have always been evangelicals around here but, as far as I can see, they were never really accepted..I don't just mean large-scale support..Yes, they have a few followers, but they're not at all important for most people.¹⁷⁶

This suggested that the evangelists may have lost heart due to the failure to realise large-scale religious conversions.

Villa Azul had failed to establish an organisation comparable to VJ's Centro and its local initiatives provided far less economic support for the elderly. This could largely be attributed to the

¹⁷⁵Tapes VA6 and VA7.

¹⁷⁶Tape VA1 1/298-304.

decision of CEPEV to become involved in one area and not the other and the different priorities of the local catholic priests. By contrast, local government had taken more interest in the plight of VA's elderly than it had in VJ, sending social workers and providing assistance benefits. A change in local government undermined the Grupo, cutting off an important source of outside assistance for the elderly. By 1993 these needs were being rearticulated by an organisation which had better links with the new power structure. In both of these initiatives, participation by elderly villeros was much lower than it had been in the Centro and there was little indication that it had reduced their marginal status either within or outside the villa.

Villa Azul's experiences illustrate the close relationship between internal organisation and supralocal political change. This was apparent in general developments, such as the struggles between Peronist factions, the emergence of the caciques and, from 1989, the re-establishment of traditional Peronists. It was also apparent in the histories of individual initiatives such as the Sociedad and Grupo. Whilst most residents welcomed the disappearance of the caciques, there were signs that this had led to a weakening of structures of local authority, as gunfights were replaced by drug abuse and delinquency:

What's terrible now are those yobs who're all on amphetamines..This didn't used to happen...it's just been the past year, never before.¹⁷⁷

¹⁷⁷Tape VA2 433-36.

Other elderly residents complained of a sudden increase in muggings and burglaries. These developments were of particular concern to vulnerable groups such as the elderly and, if were to escalate, would have had a serious effect on their economic and general welfare. They showed that the villa was at a critical juncture as new organisations sought to obtain through welfare the level of legitimacy the caciques had won through intimidation.

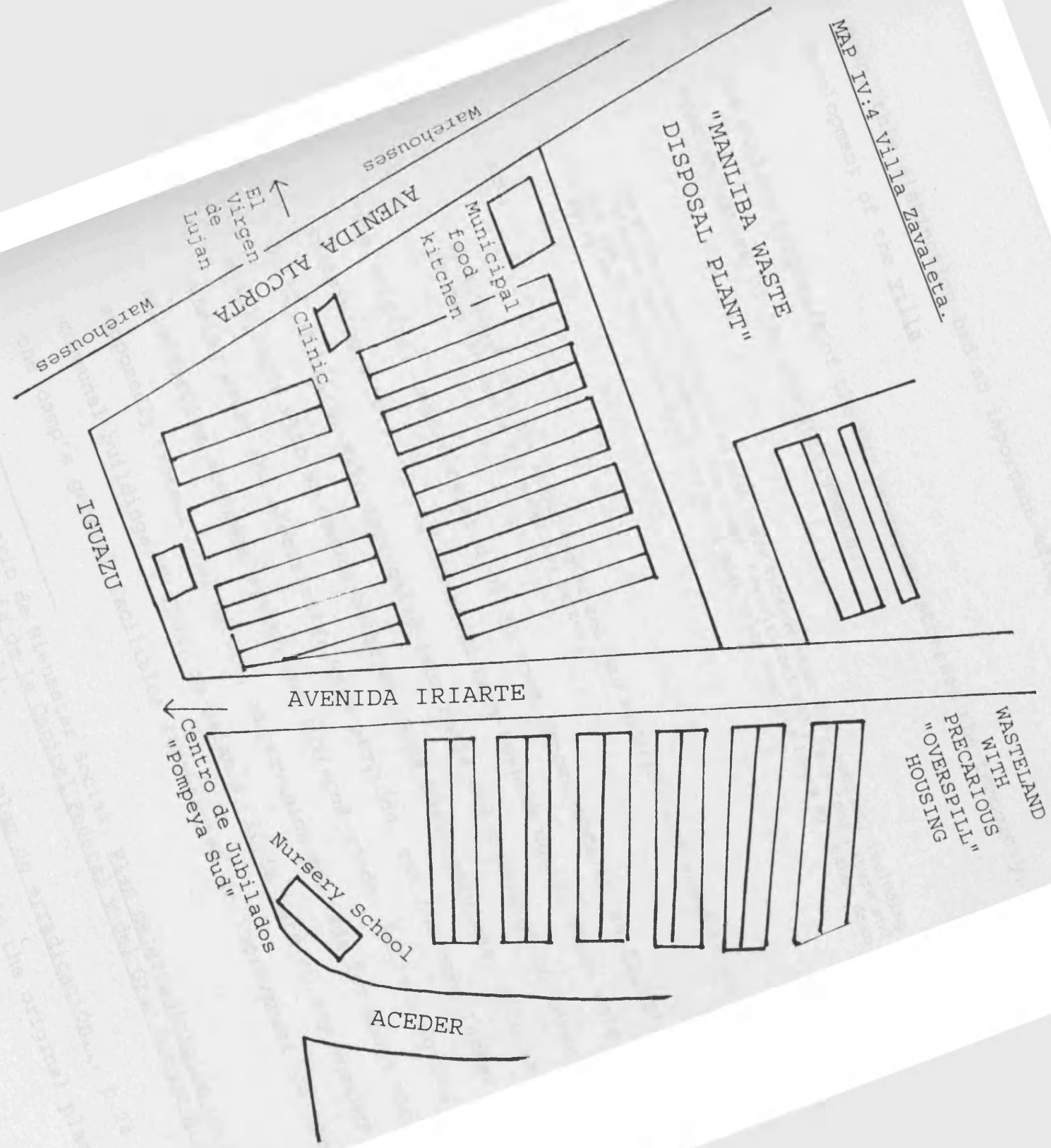
5) Villa Zavaleta

5a) The setting.

Villa Zavaleta (VZ) is located just inside the Federal Capital, 5 kilometres down the Riachuelo from Villa Jardín. It is an ugly place, wedged between two dual carriageways, a large waste collection plant and an area of warehouses and workshops (see Map IV:4). Zavaleta was founded in 1969 as a temporary camp (núcleo de habitación transitorio or NHT), for people displaced from villas eradicated elsewhere in the Federal Capital¹⁷⁸. The origins and main elements of this programme have already been examined in chapter two. The Comisión Municipal de Vivienda (CMV) was charged with the general administration of the camp. As such, Villa Zavaleta was the direct outcome of a government initiative, rather than the result of ad hoc, illegal land occupations. As will be

¹⁷⁸G.Barmak and V.Mazzeo Warnes: 30 años en la historia de un pueblo (work in progress).

MAP IV: 4 Villa Zavaleta.



seen, this distinction had an important effect on the subsequent development of the villa.

The outline proposals of the NHT programme stressed the temporary, spartan nature of the new settlements:

The project has attempted to take every consideration into account, including a minimum level of comfort, the camps' transitional and precarious nature and the use of materials which may be of most value when the homes are taken down again.¹⁷⁹

and:

It is hoped that the strict regime and hard conditions will stimulate and sharpen the desire for something better.¹⁸⁰

The original camp consisted of 30 rows (known locally as tiras) containing a total of 560 identical back-to-back units. These were built of brick, with corrugated iron roofs and consisted of three small rooms with an inside bathroom. Some basic services, such as running water and electricity, were provided, but the camp lacked an effective sewerage system and surfaced roads. Reflecting its supposedly transitional nature, no provision was made for shops nor communal buildings.¹⁸¹ Thus, on balance, it is hard to say whether the camp's general facilities represented an improvement on the

¹⁷⁹Ministerio de Bienestar Social, Plan de erradicación de las villas de emergencia de la Capital Federal y del Gran Buenos Aires, Buenos Aires (1968) p.11.

¹⁸⁰Ministerio de Bienestar Plan de erradicación..., p.24.

¹⁸¹This contradicts proposals made in the original plans (see *ibid* p.25).

conditions in the villas which had been eradicated.

As mentioned in chapter two, the construction of NHTs coincided with a programme to provide low-interest loans for cheap accommodation.¹⁸² This may partly explain why, at least during its early years, the majority of VZ's inhabitants only remained for short periods before moving to improved accommodation. These were replaced by subsequent waves of displaced villeros. Housing loans were only to be made available to people included in social insurance programmes¹⁸³, which may have caused the gradual accumulation of unprotected groups in the villa. The rapid turnover of population probably reduced residents' incentives to maintain its facilities, causing the physical infrastructure of the camp to decay: electric meters were replaced by illegal connections and some units no longer received running water. Gradually, VZ began to take on the appearance of any other villa de emergencia.

By early 1993, the camp still had the appearance of a temporary settlement, despite being over 20 years old. The passageways between the tiras remained unsurfaced and the surrounding wasteland had not been developed. There was less street life than in the

¹⁸²Law 17.561, cited in *ibid* p.35. Interestingly, these loans were to be financed by the Instituto Nacional de Seguridad Social and, consequently, may have exacerbated the financial positions of national pension funds (see chapter three, pp.107-108).

¹⁸³Law 17.561 stipulated that since housing loans should be funded from the social insurance system they would only be available to affiliates.

other two villas. Gangs of youths, some openly taking drugs or sniffing solvents, would intimidate passers-by. The only commonplace sign of improvements to the original houses was the addition of reinforced doors and window bars.

Interviews with residents suggest that the turnover of population in the camp began to slow during the 1980s, as opportunities for escape were reduced.¹⁸⁴ This led to a problem of overcrowding and from 1990 small clusters of make-shift accommodation began to spring up in areas of surrounding wasteland (see Map IV:4). These largely consisted of overspill population from the camp and contained very few elderly. Consequently, they were not included in the survey.

The original plans for the camp made strict provisions for the maintenance of law and order. Indeed, the tenancy contracts which residents were obliged to sign went as far as to prohibit:

..noisy disturbance of any kind, especially in the hours of sleeping, which will be fixed according to the judgement of the Director.¹⁸⁵

This reflected the broader authoritarian tendencies of the military government of that time (see chapter 2). The outline proposals also

¹⁸⁴This included a reduction both in general economic opportunities to "make good and get out" and in the relocation of villeros to better sites by the CMV. The latter had not occurred since 1984 (Tape VZ1 1/38-42).

¹⁸⁵Ministerio de Bienestar Plan de erradicación..., p.78.

stressed the need to:

Instill security and confidence in oneself, motivate and direct the energy which every citizen should apply in obtaining a better level of living for those who aspire to improve themselves.¹⁸⁶

These utopian ideals could not provide a sharper contrast with the grim realities of life in the camp. One local resident described her horror upon arrival to find the villa in the grip of violence and crime. She mentioned her attempts to obtain a night watchman from the CMV and added:

Villa Zavaleta was appalling. There were so many bad people who were always robbing and assaulting everyone else. It was a very ugly situation...I had the luck [ironically] to be placed alongside some particularly unpleasant people who nobody could get rid of..They terrorised us.¹⁸⁷

Over the years, these problems of crime and delinquency became considerably worse. Commonplace illegal activities included the supply and use of various drugs, looting warehouses in the adjacent neighbourhood and holding up cars which passed along the two main avenues.

Unlike Villa Azul, the camp had no structure of local authority and few norms or values which residents could abide by. This made the guarantee of "safe passage" to an outsider virtually impossible, whatever their role or status may be, and partly accounted for a number of other features. First, as will be seen, there was a low

¹⁸⁶ibid p.28.

¹⁸⁷Tape VZ1 1/55-70.

level of local organisation in VZ. Secondly, there was a complete absence of state involvement in the camp. Interviewees maintained that the CMV had had few dealings with the villa in recent years and that visits made by a social assistant had been discontinued two years ago.¹⁸⁸ Thirdly, the risks inherent in working in VZ had discouraged academic study. The researcher was unable to find any research specifically relating to the villa.

This element of danger partly restricted the scope of the investigation. The researcher was only able to enter the camp when accompanied by the local catholic priest, reducing the number of individual interviews which it was possible to conduct.

As will be seen, the daily lives of the elderly in VZ were greatly affected by these problems of security, with many afraid to leave their homes. Interviewees generally put the fear of robbery and violence before economic and housing problems. According to one elderly lady:

They [the elderly] are terrified because they think something will happen to them, people without any defence, like has happened before..There's a couple who've been broken into three times and had everything inside taken. They're two little old people who just can't defend themselves..and when the lady is left on her own in the house and they see she's there alone they [local youths] take advantage, they're so brazen. This a very serious problem for the elderly here.¹⁸⁹

By further reducing the mobility of elderly people, this fear

¹⁸⁸Tape VZ1 2/20.

¹⁸⁹Tape VZ1 1/641-51.

served as an additional obstacle to completing the paperwork (trámites) for social security benefits.

The reasons why VZ experienced such a social breakdown, whilst the other villas studied remained relatively safe and law-abiding are not entirely clear. From the outset, Zavaleta contained a concentration of "bad types" many of whom, it was claimed, came from the eradication of the notorious slum of Bajo Flores:

Lots of bad people were brought here or came from other places to live here. It was really very bad, very bad...Here there are more bad types [than other villas]...because they came from so many places, like when those people were thrown out of Flores villa, Bajo Flores, and they all came here...that villa was -how should I put it? That villa was real badlife...The CMV had chosen the people, done a census and seen what they were like, so they shouldn't have let them come here.¹⁹⁰

As mentioned above, it is possible that a process of selection for those to be given more permanent accommodation existed, and that this took into account the payment of rent and other factors. If this were the case, it could have bequeathed a residual population of "social undesirables".

The reduced degree of state involvement in VZ may have been both a cause and an outcome of the rise in delinquency there. One resident argued that the villa was better-run during military governments when the authorities made more of an effort to maintain basic

¹⁹⁰Tape VZ1 1/575-90.

facilities and clamp down on crime.¹⁹¹ During the 1980s, government involvement in VZ became virtually non-existent. According to one community leader:

The CMV has had five projects to begin reconstructing the villa. These include a [community] centre. On their plan there's a free space where they could build a community centre. But there's not the political will to do anything other than talk about it. The plans can say what they want but..I suppose the [CMV] assistants will end up retiring without anything being built.¹⁹²

This both impeded the development of local initiatives and heightened the sense of marginalisation and anomie felt by residents, including the elderly.

Table IV:6 INDEC data for Villa Zavaleta's census district.

	Lacking basic needs
Total households	686
% of total households in district	18.5
Total population	2,903
Total over 64 years	362

Source: INDEC La pobreza..., pp.46 and 54 (district V.1).

Since it was located in the Federal Capital, not the Province of

¹⁹¹Tape VZ1.

¹⁹²Tape VZ2 1/265-75.

Buenos Aires, the camp was not included in the 1980 survey of villas de emergencia referred to above. INDEC data from the 1980 national census is available, but provides a less direct picture of conditions in the camp than it does for Villa Jardín. The census district which is used includes various other wealthier neighbourhoods. Thus, the overall figure of 18.5 per cent of households lacking in basic needs (LBN's) (see Table IV:6), is not representative of conditions in the camp alone. It is also feasible that the accuracy of the census data may have been affected by the reluctance of officials to run the risk of entering the villa. However, it is interesting that the total number of LBN households was 685, since this almost perfectly matches the number of housing units originally in the camp. This suggests both that VZ accounts for the vast majority of population lacking basic needs and that the total population of the camp consists of families living in sub-standard housing.

If these assumptions are valid, several more specific conclusions about the camp can be drawn. It can be concluded that in 1980 the villa had a total population of 2,903 (the total number of LBN's). Of these 365, or 12.5 per cent, were aged over 65 (Table IV:6). This is a slightly lower proportion than that for the district as a whole, but far higher than in the other villas studied. This reflects the greater concentration of elderly in the Federal Capital than in the Province of Buenos Aires¹⁹³.

¹⁹³See chapter two.

There are no surveys specifically relating to VZ or its elderly population. On one hand, they possessed more opportunities to reduce their marginal status: they formed a relatively high proportion of the total population and were located within the Federal Capital, whose insurance coverage and assistance expenditure were far higher than in the Province of Buenos Aires.¹⁹⁴ On the other hand, the high levels of disorder and delinquency may have left many elderly as virtual prisoners in their own homes. One social worker estimated that, in 1992, at least 15 per cent of over 60 year-olds in Zavaleta lacked any kind of benefit and that a significant proportion of these were seriously disabled.¹⁹⁵ This will be considered in more detail in the next chapter.

5b) Local initiatives in Villa Zavaleta.

The original NHT proposals made much reference to the importance of local organisations. These were to include: "literacy classes, medical check-ups, groups in each tira, sociedades de fomento and recreation for the elderly."¹⁹⁶ Yet, despite its early foundation and location within the Federal Capital, by 1993 Villa Zavaleta had a lower degree of local organisation than any of the other neighbourhoods studied.

¹⁹⁴See chapter three, Table III:4.

¹⁹⁵Tape VA1 1/341-61.

¹⁹⁶See Ministerio de Bienestar, Plan de erradicación, pp.64-68.

As has been shown, conditions in the villa were hardly propitious for local associations. As a government-run camp, initiative was stifled in the early years. Yujnovsky describes the relation between the authorities and residents as top-down "imposition-control."¹⁹⁷ The rapid population turnover in the early years may also have discouraged local initiatives, although this had not been the case in the other two villas surveyed.¹⁹⁸ However, the greatest barrier to progressive organisation was without doubt the high level of crime and violence in Zavaleta.¹⁹⁹

The first known case of local organisation in VZ was the Consejo Deliberante set up in 1976. The Consejo provided a limited range of services for the villa's needy (including some elderly residents), such as the distribution of free medicines. Sadly the Consejo ceased to function after just a few months. The reasons for this are not clear. It is claimed that, whilst it received no support from state organs, at least the Consejo did not suffer repression during the Proceso.²⁰⁰ Most probably, the Consejo fell victim to the generally unfavourable conditions for organisation within the villa.

¹⁹⁷O.Yujnovsky, Claves políticas..., pp 165-66.

¹⁹⁸For example, María Basán claimed that she was the only ex-committee member of the Consejo Deliberante remaining in the villa (see tape VZ1).

¹⁹⁹Many of the members registered by the "Virgen de Luján" gave false addresses, perhaps reflecting a fear of both the outside authorities and other villeros.

²⁰⁰Tape VZ1.

Reference is made to other attempts at local initiatives, but these proved to be equally short-lived.²⁰¹ The villa received some aid from the PAN programme, but this was said to have been handled corruptly.²⁰² It was not until 1988 that an organisation of any real significance was formed. The Comisión Paz y Justicia (CPJ) functioned for two years, receiving donations from local residents and neighbouring businesses, which were passed on to needy residents. Sadly, the CPJ fell apart amid accusations of corruption within the committee.²⁰³

In 1989 some members of the CPJ went on to form a new comisión vecinal (NCV) which survived, at least in name, until the time of this investigation. The NCV succeeded in obtaining funds from the municipality (MCBA²⁰⁴) for a feeding centre (which a small number of elderly regularly attended) and a health clinic. It also distributed monthly parcels as part of a municipal food aid programme.²⁰⁵ Of the 100 or so beneficiaries of this programme in

²⁰¹For example, María Basán refers to a group which assisted the CMV in its 1984 survey of VZ (tape VZ1 1/185-7).

²⁰²Tape VZ2 2/255-60.

²⁰³According to María Basán, several committee members were taking many of the donated goods for themselves (tape VZ1 1/290-98).

²⁰⁴Municipalidad de la Ciudad de Buenos Aires, which is responsible for the Federal Capital section of the city.

²⁰⁵El Programa Alimentario de la Municipalidad de la Ciudad de Buenos Aires (PAMBA), a similar programme to the PAN mentioned in chapter three pp.134.

VZ, it was claimed that the majority were elderly villeros.²⁰⁶ In addition, the NCV president helped local residents, including several elderly, obtain identity papers as a first step to gaining a range of contributory and non-contributory benefits.²⁰⁷ Indeed, the president would appear to have been the key figure within the organisation and was credited with most of its successes.²⁰⁸ With his illness and death, the NCV's committee split, with some members remaining in control of the feeding centre and others running the health clinic. By 1993 considerable animosity existed between the two sides, with claims that the feeding centre refused to cater for some sections of the villa.²⁰⁹ Most of the NCV's activities had been discontinued by this time, although plans were being aired to hold fresh elections. Thus, as had been observed for a number of initiatives in other villas, the failure of the NCV was more a reflection of the personalities of key participants than the structure of the institution itself.

Grassroots political organisations were never able to establish a permanent presence in Villa Zavaleta. It was generally claimed that these organisations failed to carry out their promises and were,

²⁰⁶Tape VZ1.

²⁰⁷Unfortunately, the NCV's minutes book was unavailable and so it was unable to obtain more precise information about its activities and the numbers who benefitted from them.

²⁰⁸Tapes VZ1 and VZ2.

²⁰⁹Tape VZ1.

more often than not, managed corruptly.²¹⁰ In 1992 an attempt to set up a unidad básica in VZ was abandoned when its premises were burnt down by local vandals. Likewise, church organisations never played a large role in the villa. As in Villa Azul, this was largely because no churches were located within the settlement. The NCV never established contacts with Caritas nor other religious bodies in the surrounding neighbourhoods. In the early 1990s, the arrival of a new priest prompted one local catholic church to begin to take a greater interest in the villa, leading to the formation of several new local initiatives. These are examined below.

Local initiatives in VZ were generally short-lived, usually failing to live up to their promises and often corrupt. This must have served to further reduce residents' willingness to participate in such activities. According to one community leader:

The elderly don't participate very much...I used to see them with their arms folded. They don't have much hope...They don't get involved. They lack the confidence to.²¹¹

This contrasted with the active, participative attitude apparent in at least a proportion of elderly in VA and VJ and with the political mobilisation of jubilados elsewhere in the Capital.²¹² Local residents also differed from VA and VJ in that they did not

²¹⁰Tapes VZ1 and VZ2.

²¹¹Tape VZ1 1/100-110.

²¹²See chapter three.

distinguish between credible and non-credible initiatives. The failure of all earlier attempts to organise encouraged residents to view subsequent initiatives with suspicion and scepticism. This posed another serious obstacle for progressive organisation in the villa.

The history of organisation in VZ was also characterised by the inability of residents to work together against common problems. Active members of the community often preferred to work individually than in concert, indicating the general lack of solidarity and trust in the villa.²¹³ Conflicts within and between organisations only served to worsen the "social chaos" of Zavaleta.²¹⁴

Local organizations of particular relevance to the elderly were as follows:

5c) El Centro de la tercera edad "La Virgen de Luján" (CVL).

This was one of the initiatives which resulted from the heightened interest taken in the villa by a local catholic church "La Virgen de Luján" (see Map IV:4). The CVL shared its premises with the local Caritas branch (see below) and many of its volunteers were active in both organisations. Most interestingly, it was the first

²¹³Cecilia Bassia lists a number of initiatives run by individuals (tape VZ2 1/100-180).

²¹⁴This term is used by Cecilia Bassia, a prominent community figure (tape VZ2 1/130).

recorded instance of outside actors taking a proactive role in local organisation. These were the local priest and a part-time PAMI official who took catechism in the same church.²¹⁵ Unfortunately, as will become clear, these outside actors showed no more capacity for working together than the villeros themselves.

The establishment of the CVL in 1992 partly resulted from the arrival of a new priest who took a particular interest in the villa's social problems and, especially, the high concentration of elderly living there. It was also inspired by the initiation of PAMI's Pro-Bienestar programme, which sought to encourage the organisation of elderly and the establishment of feeding centres for pensioners.²¹⁶ Meetings were organised with elderly active in the local church, none of whom lived in the villa itself and all of whom had contributory benefits. It was hoped that these would provide an "example" to villeros and form the core of the new organisation.²¹⁷ A door to door survey of elderly was then conducted inside the villa, noting ages, addresses and benefits held.²¹⁸ Such a survey was possible without provoking a violent confrontation due to the volunteers' links with the catholic

²¹⁵The latter was Cecilia Bassia, interviewed in tape VZ2. Her work with the CVL was not part of her PAMI responsibilities and she did not represent the organisation in this capacity.

²¹⁶See chapter two, pp.125-26.

²¹⁷Tape VZ2 1/305-10.

²¹⁸Elderly inhabitants were initially identified by going through index cards from the local Caritas. Unfortunately, the survey was left incomplete as the CVL went into decline.

church, the only institution which appeared to hold any authority in the villa.

By late 1992 fortnightly meetings with villeros were being held in a church building and the principal objectives of the new organisation had been agreed upon. Recognising the lack of community spirit in Zavaleta, a principal goal was to teach residents how to work together and to set a precedent for other local initiatives. The new group was to be structured according to PAMI's guidelines for a Centro de Jubilados and was to provide a channel for the food aid being offered by the Pro-Bienestar programme. However, in contradiction to the PAMI guidelines, the group was to have a strong religious role, seeing to the spiritual as well as the material needs of the elderly. Every meeting was preceded by a short religious service in the adjacent church. According to the social worker:

..I think its important that the elderly have a space for reflection about the transcendental side of life..we changed the [PAMI's] normative model in this respect. So far the Centros de Jubilados which deal with social issues only really meet to dance, play cards and go on trips. And the reputations of these Centros have really fallen.²¹⁹

The CVL's meetings combined catechizing with the dissemination of information about PAMI programmes and other assistance benefits. By early 1993 the PAMI worker had helped three local elderly obtain non-contributory invalidity pensions. Largely through the efforts

²¹⁹Tape VZ2 2/115-30.

of the local priest, the group obtained a subsidy from the newly-formed Secretaría de la Tercera Edad (STE)²²⁰ for healthcare and housing improvements for over 60 year-olds without a pension. The full sum payed to the CVL was never disclosed but some members suspected that 300 pesos of it had gone towards the purchase of a new statuette for the church.²²¹ Other than a vaccination programme jointly funded by the STE and PAMI, no health or housing programmes were undertaken for elderly lacking insurance cover.

The initial meetings attracted upwards of 40 elderly from the villa and membership quickly rose to above 70. However, by mid-1993 attendances had slumped to less than ten and it appeared that the CVL could be dismissed as just another initiative in Zavaleta that failed to take off.

As in the case of Villa Azul, it is instructive to examine why an organisation of the elderly which showed some initial promise then fell apart. The principal reason given by those involved was the conflict between the PAMI worker and the local priest. The former saw the priest's role as purely spiritual, whilst the latter sought to play a major, if not the dominant, part in all CVL activities. It was claimed that this often went to the extent of excluding the

²²⁰See chapter three, pp.131-32.

²²¹These allegations were made by Cecilia Bassia and a number of volunteers but they refused to be recorded.

elderly villeros themselves from the decision-making process.²²² This conflicted with the PAMI worker's objective to encourage participation among the membership. Tensions between the two outside actors worsened over the months, until the PAMI worker withdrew her support or was prevented from participating.²²³ Members, many of whom considered the PAMI worker to have been the initiator and key figure in the CVL, were left bewildered and disillusioned. According to the vice-president:

It all began when Cecilia began to go door to door to talk with people....But she hasn't come by or been at a meeting for the past two months. I more or less agreed with what she used to say. But now she doesn't come to meetings, well... [shrugs shoulders and tails off].²²⁴

Whilst the rift between the two initiators of the CVL indubitably had a very negative effect on the group's fortunes, there are indications that this may have been a final blow to an organisation which had already lost its way. Attendances at meetings had already gone into steep decline²²⁵ and, other than helping a small number of members with trámites, the CVL had yet to put its plans into practice. This may have reflected the attitudes taken by the two

²²²Tape VZ2.

²²³These opposing versions were given by each of the two involved (tape VZ2). Note: the investigator was unable to obtain a taped interview from the priest, but was able to engage him in several lengthy discussions about the CVL.

²²⁴Tape VZ1 1/600-615.

²²⁵For example, the meetings held on 17.3.93 and 31.3.93 only attracted 15 and 12 elderly respectively (direct observations).

outside actors and their lack of specialised knowledge about the complex system of official programmes and assistance benefits. Both were opposed to forming a group which gave priority to organising outings and parties, feeling that this would be incongruous with their religious objectives.²²⁶ As has been seen, such social activities were often a major attraction for elderly in other villas. The church service and a tendency to pepper discussions with religious references may also have discouraged some elderly from attending.²²⁷ Thus, whilst the behaviour of key individuals led to the final collapse of the CVL, many of its difficulties had arisen from institutional weaknesses.

Despite working for PAMI, the social worker's views often ran counter to those of more senior officials responsible for the Pro-Bienestar programme. She insisted that the feeding centre would provide for all over 60 year-olds in the villa, not just those with contributory pensions.²²⁸ This misunderstanding may have been because she was employed in PAMI's Woman's Section rather than a department dealing specifically with food aid. Neither the PAMI worker nor the priest were aware of several types of assistance benefits potentially available to members²²⁹, nor did they have

²²⁶Tape VZ2.

²²⁷Direct observations by investigator.

²²⁸Tape VZ2.

²²⁹For example, the ANSES assistance pension (see chapter three, pp.127-28).

personal contacts with influential officials.

It is possible that many initial participants simply lost patience with the CVL. After nearly a year of operation none of its members had yet benefitted from PAMI food aid. Plans for a feeding centre were replaced by attempts to obtain individual food parcels. The process of obtaining these parcels, requiring the completion of a simple index card by members, was less complex than that for many other benefits,. However, in July 1993, after several months of the operation, only a handful of the cards had been completed and none had been handed over to PAMI. Few volunteers were provided to make further efforts or sacrifice their time for such activities. Similarly, the process of obtaining full recognition from the MCBA proved to be very protracted.²³⁰ Thus, the CVL was able to offer very few material benefits to its members. According to its vice-president:

...because people here are always telling me, "Nothing has happened yet. I'm not going to go anymore." You see, the people here are like that. If they don't see an immediate benefit, they begin to drift away.²³¹

By mid-1993 there were few signs that the CVL would be able to overcome these difficulties.

Some of the reasons why the CVL was unable to succeed were similar

²³⁰Direct observation by the investigator.

²³¹Tape VZ2 1/630-640.

to those which thwarted the Grupo in VA. In neither case did elderly villeros play a large role in day to day decision-making. In the case of the Grupo, local interest ebbed when its early successes were not followed-up. Likewise, the CVL's inability to obtain quick, tangible economic benefits for participants led to a rapid fall in support. Had this not occurred, the subsequent tensions between its initiators might not have arisen.

5d) CARITAS.

As elsewhere, the local branch's main activity was the distribution of food parcels, which were sold on to those identified as needy at a 20 to 30 per cent reduction of the usual price. This economy was largely achieved by buying the food in bulk at a local warehouse. Volunteers argued that it was possible to help a larger number of families by providing smaller discounts than in VA and VJ. The local Caritas kept index cards for the 2,000 or so families who had received aid. However, it had made no effort to establish a network of volunteers inside the villa, as had been done in VJ. This would have been hindered by the lack of solidarity and security in the villa but, for the same reason, would have been very beneficial. The Caritas also collected used clothing, all of which was distributed free. It had no activities specifically relating to the villa's elderly.

The local Caritas had some links with organisations inside Villa

Zavaleta and provided funds for the NCV's feeding centre, enabling it to build an extension.²³² In general, however, the lack of effective local initiatives in VZ reduced the scope for collaboration. As in the CVL, the local priest played a large part in Caritas' day to day management. Indeed, it was often difficult to distinguish initiatives taken by Caritas from the CVL or the individual actions of the priest.

5e) Neighbouring Centros de Jubilados.

Two such centres existed along the perimeter of the villa: "El Centro de Jubilados Pompeya Sud" and a centre run by a unidad básica (see Map IV:4). Neither of the two contained members from VZ nor had any contacts with the villa, and they expressed no desire to change this state of affairs.²³³ This indicates that, as in Villa Azul, the surrounding neighbourhoods had very negative attitudes towards the villa and its residents, further increasing its marginal status.

Potentially, local initiatives could have been of more benefit to local elderly living in Villa Zavaleta than in the other villas studied. Their most important contribution would have been to

²³²Tape VZ1 1/505-10.

²³³Informal conversations and direct observation.

reduce the sense of fear and isolation experienced by many of the elderly there. The relatively high number of elderly, the majority of whom it was claimed possessed contributory pensions, would have increased the bargaining power of organisations vis a vis official agencies such as PAMI. Sadly there were few signs that any of this could be achieved until a degree of order was established in the villa.

6) Local initiatives for the elderly: concluding comments.

This section compares the experiences of the three neighbourhoods studied and seeks to draw some general conclusions. It begins by examining factors which may have contributed to the success or failure of local initiatives in reducing the marginal status and improving the economic position of elderly villeros. It then considers how much successful initiatives were able to achieve.

(i) Requisites for success.

a) Outside actors:

For the purposes of analysis it is useful to distinguish between those actors that form an integral part of local initiatives and others that are less directly involved. These are referred to as "integral" and "non-integral" actors.

Integral.

None of the three villas contained examples of elderly residents organising themselves spontaneously without outside help. This was largely a consequence of the problems of double marginality referred to at the beginning of the chapter. In every case, outside actors (be they social workers, the church or political parties) were integral both in initiating activities and, more often than not, in their day-to-day management. When this external support was interrupted many initiatives foundered (see VA's Grupo or VZ's CVL). Similarly, the inability or reluctance of outside actors to work in a villa was a major obstacle to the organisation of elderly there. This partly accounted for the fact that VZ contained no successful initiatives, despite having by far the highest number of elderly.

Whilst outside actors were ubiquitous, their roles varied considerably. This partly reflected the type of actor involved (religious, political, state or NGO) and their reasons for becoming involved in the villa. On the one hand, CEPEV sought to make groups fully independent of outside help after a few years, so that its resources might be directed elsewhere. On the other, religious or political actors had an interest in maintaining permanent links with local initiatives (to put bums on pews or crosses on voting slips).

The presence of outside actors provided local initiatives with a

series of opportunities and constraints. They provided villeros with basic organisational skills, information about available state or non-state resources and, in many cases, direct access to resources through personal or institutional contacts. Personal contacts were particularly important. The case studies indicate that access to resources was frequently a question of "who you know, rather than what you know". Examples of this included the VA Sociedad de Fomento's political patron's links with PAMI staff and CEPEV's contacts with the DNA.

However, permanent dependence on such actors tended to stifle initiative and participation within the groups²³⁴ making them more vulnerable to changes in external support. It could also lead to conflicts between social and other objectives. The failure of CUNP's feeding centres and the CVL partly reflected the dangers of mixing religion with assistance. Political links were often perceived negatively by villeros and generally proved to be unreliable. It should be stressed that divisions between state and party politics were often confused in Argentina.²³⁵ Ruling factions generally filled government posts with their own party faithful. CEPEV identifies:

The predominance of a centralised, "strongman" pattern in the exercise of

²³⁴See VZ's CVL or VA's Grupo.

²³⁵These relationships are well portrayed in I. Izaguirre Los asalariados del aparato del estado: 1945-76, Buenos Aires (1984).

power and distribution of resources on the part of local government.²³⁶

Thus, close association with a specific state agency might bring with it the same drawbacks as links with a political party. If elections led to a change in the political party of office-holders, villa organisations' links with local government might be badly damaged.

Non-integral.

All the local initiatives studied also maintained non-integral relations with outside actors. These included a wider range of institutions, with local government particularly important. Again, such contacts offered local groups both advantages and disadvantages.

Local groups usually took the initiative in developing such ties, often motivated by a desire to obtain resources held by the outside actor. At times, substantial barriers had to be overcome in order to develop formal links. Again, such contacts could open doors to previously inaccessible resources. Likewise, they could also increase external dependence or foster political or religious compromise. However, since these relations were by definition less

²³⁶CEPEV Evaluación de la situación de los ancianos en Villa Jardín y diseño de una estrategia de abordaje. Trimestre Julio-Agosto 1990, Buenos Aires, 1990 (mimeo) p.14. It should be noted that, as the prime mover behind the establishment of the Centro, CEPEV's views would have a major effect on its relations with other organisations.

intensive, both the risks and opportunities they conferred were usually less significant.

b) Incentives:

Local initiatives for the elderly were unable to maintain high levels of participation nor justify monthly dues unless they could provide concrete benefits for their members. The experiences of the neighbourhoods studied suggest that these must include a tangible economic benefit for a large proportion of members. This might be food aid or facilitating access to cash benefits. Whilst parties, vaccinations and day trips increased the solidarity and confidence of local elderly, they were not enough on their own to ensure participation.

One problem which confronted VZ'z CVL, VA's Grupo and VJ's Centro was that it was sometimes impossible to obtain benefits without having already achieved a high level of participation, yet local elderly were unwilling to join until they saw clear evidence of economic aid.²³⁷ Often it was not possible to break out of this unfortunate cycle. According to VA Grupo's ex-president:

The people here are rather non-committal. I don't know if they're afraid or what...Its hard for me to talk with them, convince them and even, to be frank, lie to them in order to motivate them.²³⁸

²³⁷In the case of the Centro, this occurred because not enough jubilados could be persuaded to join up for it to obtain formal support from PAMI.

²³⁸Tape VA2 1/350-60.

c) Secure premises:

Access to suitable premises was another key requisite for the success of local initiatives. This reflected both the concrete utility and the symbolic value of the building. Premises could have been offered to or shared with other organisations, increasing cooperation between them. Space may also have been rented out, providing organisations an additional source of income. Ideally, the building should have been centrally located: the lack of community buildings inside VZ severely restricted its development. The failure to secure a regular meeting room contributed to the demise of VA's Grupo and limited the activities of VJ's Centro.

d) Broad participation:

All of the organisations studied were dominated by a small number, sometimes just one, of key participants. In some cases these were outside actors, in others they also included local residents. Whilst this was probably inevitable, maximising the number of active members from the locality was important for the long-run success of initiatives. VZ's NCV and VA's Grupo both provide examples of organisations which foundered because key members became inactive. Clearly, the risk of death or illness was higher if initiatives were run by a small number of elderly people.

In most of the initiatives studied notions of democratic participation were somewhat limited. In both VZ CVL's and VA

Grupo's elections for committee members, only one person was nominated per post. Few votes were taken on day-to-day decisions, and, when this was done, they generally consisted of an informal show of hands. This lack of democracy can only have served as a disincentive to participation and to concentrate decision-making in fewer hands.

Generally speaking, women participated in local initiatives for the elderly to a much greater degree than did men. Other than parish priests, local Caritas volunteers were virtually all female. Women dominated both the general membership of the Centro and the committee of the Grupo. This gender imbalance was more pronounced than that for the total population of elderly villeros and requires explanation.

Levels of female participation may have reflected the importance of elderly women in the national human rights movements of the late 1970s and early 1980s.²³⁹ The military regime was unable to suppress these activities with force, since it feared public reaction to the sight of elderly women being manhandled by police and soldiers. This experience increased the confidence and capacity of elderly women to organise themselves. However, its importance should not be over-estimated, since there are no indications that villeros were involved in these activities. Moreover, none of the

²³⁹See H.Leis El movimiento por los derechos humanos y la política argentina, Buenos Aires (1989).

elderly women interviewed in the three villas made any reference to the human rights movement.

Various neighbourhood studies draw attention to the importance of women in maintaining contacts with friends and neighbours through informal networks.²⁴⁰ This may partly have been because, while for men the workplace represented the principle focus of social life and organisation (hence the predominantly male ethos of much of the trades union movement²⁴¹), for women these functions were more usually located in and around the home. Consequently, elderly men who were no longer working were less able to maintain social contacts than were women in the same situation.

Data for Argentina as a whole (see Table III:17 in the previous chapter) indicate that elderly women were less likely to be in employment than were men. Whilst this does not take activities such as unpaid housework into account, it could have meant that elderly women had more free time to devote to local activities. However, it should not be assumed that national patterns of economic

²⁴⁰S.Ramos Las relaciones de parentesco..., pp.55-6; L.Lomnitz and M.Pérez-Lizaur "Kinship structure and the role of women in upper class Mexico" Signs (1979), p.166; E.Jelín "The social relations of consumption: the urban popular household" in E.Jelín, ed Family, household strategies..., p.183.

²⁴¹This is evidenced by a lack of reference to women in the literature on contemporary Argentine unionism. For example, H.Palomino "El movimiento de democratización sindical" in E.Jelín, ed Los nuevos movimientos sociales/2, Buenos Aires (1985), pp.36-60 makes direct reference to 16 prominent union leaders in the 1980s, none of whom were women.

participation were replicated in the villas. The disproportionate number of elderly women in local associations may also have reflected greater levels of material need or more formidable obstacles to state assistance.²⁴² These issues are returned to in chapter five, which provides detailed comparisons of the economic conditions between the sexes.

(ii) The impact of local initiatives.

The local initiatives described in this chapter sought to reduce elderly villeros' marginal status, both in terms of access to resources and by fostering a higher social profile. In other words, they aimed to compensate for some of the gaps and dualism inherent in the macro structures described in chapter three.

The impact of local initiatives varied substantially among the neighbourhoods studied. Nevertheless, some general comments can be made. The provision of **direct economic aid** and **advice** by local organisations were usually the principal functions of such organisations. Their capacity to do so was limited by a number of factors, including a lack of information about benefits and their unfamiliarity with complex bureaucratic procedures. Whilst a number of local organisations sometimes resorted to pressuring government

²⁴²A.Brumer "Mobilization and the quest for recognition: the struggle of rural women in southern Brazil for access to welfare benefits" in C.Abel and C.Lewis, eds Welfare, poverty.., pp.412-18 notes that a failure to provide welfare benefits to women in particular prompted them to form pressure groups.

agencies for additional resources, this was usually on an ad hoc basis rather than as a systematic strategy. Thus, they could not be considered to be **pressure groups** in the same sense as other pensioner protest organisations.²⁴³ Rather than this, many local organisations actively strove to formalise and develop relations with government agencies along clientelistic or apolitical lines.

The reluctance of elderly villero organisations to protest against or confront the state could be interpreted in a number of ways. In one sense, it could be considered a rational strategy, averting the risk of alienating agencies which might be able to provide short-term material relief. It is unlikely that overtly political organisations would have been afforded formal recognition by local government, thus excluding them from initiatives such as the PAMI Pro-Bienestar Programme. This might also be interpreted as a strategy of top-down social control, as put forward by Gilbert and Ward.²⁴⁴ However, the political passivity of such organisations may also have been a reflection of the double marginality of their membership. Many elderly may simply not have been able to afford the bus fare to take them to demonstrations in the city centre or may have been too frail or unwell to make the journey. There were also psychological barriers to participation in such activities. As

²⁴³These organisations are mentioned in the previous chapter. The weakness of local initiatives as pressure groups fits with Gilbert and Ward's view that community organisations are never allowed to challenge the existing structure of power and resources (see footnote 390).

²⁴⁴See footnote 390.

has been shown, the repression and violence of the Proceso years had been particularly intense in the villas. This would have discouraged future political activity and increased fears of official violence. According to one elderly woman:

If you go to Plaza de Mayo or Plaza del Congreso [scene of demonstrations] you just go and shout and what do you get out of it? You just leave all battered and bruised. That's why we won't go to Plaza de Mayo. What does it solve?...They punch you, kick you, all sorts -I've seen what they do on the television. This is what the [mockingly] jubilados, the jubilados from the Capital get up to.²⁴⁵

Moreover, elderly villeros generally did not equate their plight with that of jubilados living elsewhere in the city. According to one resident of VA:

What do those jubilados from the [Federal] Capital do for people in the Province [of Buenos Aires]?...Because maybe they'll give them things if they ask for this, then for that. But the Province just gets worse..The people living badly are in the Province..The situation in the Province is very different.²⁴⁶

Local organisations were more successful in providing the elderly with a **social forum**, including parties, classes, outings and other activities. Although these were not of a political nature they may have served to increase the confidence and collective identification of members and thus lay the foundations for future mobilisation. There were, however, few signs that this had occurred

²⁴⁵Tape VA6 123-38.

²⁴⁶Tape VA6 135-49. This perceived distinction was borne out by official data for insurance coverage in the Federal Capital and Province (see Table III:3).

as yet in the villas studied.

Thus, whilst local initiatives often met with some success, they were never able to resolve all the shortcomings of the broader institutional structure of economic support for the elderly. Assuming that all the requisite factors mentioned in the previous section were in place, it is instructive to examine what "external" effects reduced the role of local initiatives.

As mentioned above, the elderly were generally given little attention by their fellow villeros. Partly because of this, many local initiatives emphasised the needs of other groups -young children, single mothers or unemployed men- rather than the aged. This bias was also reflected in local government social assistance programmes, so that often resources simply were unavailable for local organisations dealing with elderly.

The marginal status of the elderly within the villas was compounded by the negative attitudes of outsiders towards villeros in general (as voiced by the VA Caritas or the Centros de Jubilados in VZ). This discouraged some neighbouring organisations from getting involved in the villas and deprived elderly villeros of the opportunity of mixing with and learning from residents of other neighbourhoods.

Local organisations seldom had good information about the range of

benefits available to their members. As was seen, there was much confusion about who would be the eventual beneficiaries of PAMI's Pro-Bienestar programme. No organisation other than VJ's Centro was even aware of the existence of the Dirección Nacional de Ancianidad. This mainly reflected the failing of the agencies concerned to publicise their services, which, as was shown in chapter three, was largely due to budget constraints and the way funds were allocated.

Since the rising number of elderly in shanty towns, many of whom lacked insurance cover, had been a relatively recent phenomenon, many external agencies had yet to adapt to the changing circumstances. This was well illustrated in PAMI's advocacy of model Centros de Jubilados, which were geared to the needs of those who already had contributory pensions. These were clearly inappropriate to the needs of the three neighbourhoods studied here.²⁴⁷

In some cases outside actors proved to be inconsistent. In the case of Caritas, assistance programmes varied very much by parish, often reflecting the preferences and concerns of the local priest. Outside aid from political agencies was extremely erratic and this was sometimes also the case for benefits provided by the state.

²⁴⁷During the reelection of VA's Grupo's committee in May 1993, a proposal was made to model the organisation along PAMI lines. This was met with general derision when it pointed out that around 80 per cent of its elderly lacked contributory pensions (direct observation).

Local organisation in each of the three neighbourhoods often exhibited a lack of coordination and collaboration. This sometimes resulted in over-lapping service provision, as was clearly the case in Villa Jardín, where, by mid 1993, it might have been possible to receive food parcels from a number of sources: Caritas, CUNP, the Centro or the Junta Vecinal. Similarly, legal advice might have been obtained from either CUNP, the Centro or the Junta. This lack of coordination may even lead to rivalry when organisations are competing for the same resources from an outside agency. In Villa Jardín, both the Centro and the Junta made requests for food aid from Lanús municipality. In Villa Azul, the Grupo and Sociedad de Fomento fought over municipal funding for a meeting hall.²⁴⁸

Common services, common links with external agencies and, most importantly, a common aim to alleviate the poverty of elderly are all very strong reasons for organisations to develop close mutual ties. Several factors may explain why this often failed to occur. These included:

(i) The fear of compromising religious or political status. This was apparent in VJ's Centro's attitude to the Junta. Similarly, church organisations were often bound by hierarchical guidelines about collaboration with other agencies.²⁴⁹ The local CARITAS in

²⁴⁸This rivalry and fragmentation is also observed by E.Tenti "Representación, delegación..." in L.Golbert et al, eds La mano izquierda..., p.137.

²⁴⁹For an example of this, see the article "Close to poverty, far from power" in Clarín, 9 March 1993, written by Monseñor J. Casaretto, a senior church figure at the national level.

Villa Azul had very little knowledge of initiatives inside the villa nor did they of it.

(ii) A lack of information. Ignorance of other organisations may lead to suspicions and false claims that they "never get things done".

(iii) Personal motives. As was seen in Villa Zavaleta, failure to cooperate may result from personal conflicts between key members of organisations. These individuals may shy away from links with other groups because they fear their own positions of authority could be usurped. This fear was apparent in the attitudes of the Grupo's old committee to the Sociedad de Fomento in Villa Azul.

A key theme throughout this chapter has been the "double marginality" faced by elderly shanty town residents: the marginality of the slum and the marginality of old age. Local initiatives have sought to reduce this marginality but, in the case of VZ at least, were often unable to overcome the barriers it imposed. State agencies sometimes compounded this marginality through their own prejudices or their inability to adapt to changing circumstances. Whilst the experiences of the three villas were very mixed, all of them displayed less propensity for local organisation than more affluent neighbourhoods. Community-specific income maintenance was shown to be patchy and biased against the most vulnerable groups of elderly. This compounded the fragmentary and skewed pattern of coverage afforded by agencies outside the villas. At the same time, the exceptional success of VJ's Centro

shows what could be achieved through enlightened outside actors and should be considered a model to be applied in other shanties.

CHAPTER FIVE: INDIVIDUAL STRATEGIES.

1) Introduction.

This chapter focuses on the economic experiences of individual elderly villeros, which complement the macro and community-level perspectives given in the two preceding chapters. Its findings are largely based on two sources of data, a household questionnaire survey and a number of longer, semi-structured interviews. The chapter begins with an explanation of the methodology. The data is then presented and analysed. The final section examines a number of general themes which emerge from the survey results, including barriers to state protection and economic marginality.

2) Survey methodology.

The questionnaire survey was conducted in three villas between November 1992 and June 1993. It did not aim to provide a representative sample of all elderly villeros living in Greater Buenos Aires and its findings should be not be interpreted as such. The number of returns for two neighbourhoods (Villa Jardín and Villa Azul) was large enough to be representative for all elderly living there. As such, they can be treated as two specific case studies, continuing the analysis of the preceding chapter. Unfortunately, the number of questionnaires completed in Villa Zavaleta (VZ) was much smaller due to the high risk of assault. In this case, the returns cannot be assumed to be

representative for elderly in the villa as a whole. Because of this, data from VZ is only used when grouped with findings from the other two neighbourhoods.

The questionnaire survey includes 129 separate households, each with at least one member aged over 55, giving a total of 181 "elderly" villeros. Whilst the survey sets out to provide a representative sample of the economic conditions of the elderly living in each villa, it does not make use of orthodox sampling techniques. Given the lack of a complete, single source of information on the addresses of households containing elderly, it was impossible to construct sampling frames embracing whole villas or even sections of them. Instead of selecting a random sample, the survey identified a number of streets whose housing and infra-structure appeared representative of the villa and interviewed all the available elderly living on them. Whilst this method does not yield data as robust as a properly-conducted random sample, its reliability is high since the size of the sample relative to the total universe is large.

The questionnaire is broken down into several sections.³⁵⁰ These concern:

- 1) Living conditions: composition of the household and quality of accommodation.
- 2) Individual data for elderly members, including labour histories, access to state benefits, economic relations with family and neighbours and other income sources.

³⁵⁰See Appendix for a copy of the questionnaire.

- 3) The interviewee's appraisal of his or her own condition.
- 4) A recapitulation and summary of the income sources of the elderly individual.

The sequence of questions was designed with the respondents in mind. Thus, less sensitive topics, such as household structure and labour history, come before more sensitive issues such as monetary income. This chapter follows a different sequence from the questionnaire, making a more logical procession through the issues. For example, data on household structure is analysed in the section about economic relations with family members.

Other difficulties encountered in conducting the survey included: (1) obtaining the addresses of households with elderly; (2) gaining access to them and (3) ensuring the reliability of responses. The problem of addresses was resolved in several ways: first, by using membership registers of local organisations dealing with the elderly;³⁵¹ secondly, by relying on the personal knowledge of local community leaders and thirdly, by asking interviewees for contacts with other elderly living nearby. This provided a good mix of members of various local organisations as well as people with no links to any group. Working with organisations which were generally well-respected in the villas, also ensured safety and helped gain entrance into

³⁵¹VJ's "Centro Los Jóvenes Del '90", VA's "Grupo De La Tercera Edad Unión y Esperanza" and VZ's "Centro La Virgen De Luján" (see chapter four).

households and obtain the trust of their members.³⁵²

The problem of reliability was less easily resolved. In cases where the respondent was clearly confused, his or her answers contradictory or where the information given clearly contrasted with the evidence of the interviewer's own eyes (such as the man eating beef steak and reading that day's newspaper, whilst claiming to be living on an extremely low income), the lack of reliability was recorded in the questionnaire. Of the 129 households surveyed, 11 were identified as potentially unreliable. Rather than excluding the data provided from these cases and thus imply that all this information is false and that all the remainder is correct, no such distinction is made. Instead, the proportion of apparently reliable results is used as a rough indicator of the degree of reliability of the survey as a whole.

Information about household income is probably the least reliable of the data sets obtained from the questionnaires and interviews and for this reason is not used as a major element in the elaboration of the research. Elderly residents were not always aware of the income of all household members. Figures given for earnings for similar occupations, such as domestic service, often varied to such a degree that they could not be assumed to be reliable. Also, some income sources, such as occasional gifts of

³⁵²The interviewer received eight refusals from prospective households. The reasons, when apparent, were varied, including the intervention of an intoxicated relative and a claim to be on the verge of moving away from the villa.

food from neighbours, were difficult to quantify. Because of these limitations, the analysis of income values is restricted to identifying those sources which provide a substantial income and those which are less significant.

The questionnaire survey was followed up by 11 more detailed semi-structured interviews. The households interviewed were selected to represent the various types of income maintenance strategy encountered in the questionnaires: pensions, odd-jobs, reliance on family support and so forth. These interviews were recorded and serve, in part, to illustrate the findings of the household survey. However, they also provide a source of richer, qualitative insights, which complement the narrower focus of the questionnaire.

It should be stressed that neither the questionnaire nor the interviews seek to provide an objective, "correct" view of the income maintenance opportunities afforded elderly villeros. Rather, they give a subjective version of reality, which may at times be at odds with that held by better-informed actors and may even contradict itself. This is useful in two respects. First, the perceptions of elderly villeros of surrounding phenomena condition the way they respond to them. Secondly, disparities between the views held by such individuals and larger agencies reflect the incomplete diffusion of information both from above to below and vice versa. It is, however, important to avoid confusing the views held by respondents with those of the author. Attention is drawn to cases where there are clear discrepancies

between the two and reasons are put forward to account for the particular views of the respondent.

3) Survey results.

3a) General characteristics and origins.

Table V:1 Age and sex structure of sample households, 1992/3.

	55-59	60-64	65-69	70-74	75-79	80+
Azul Men	1	6	9	6	0	3
Azul Women	1	7	11	5	4	2
Jardín Men	6	6	12	10	1	5
Jard Women	5	14	22	8	3	3
Zava Men	1	4	4	2	1	1
Zava Women	6	3	1	2	3	3
All Men	8	16	25	18	2	9
All Women	12	24	34	15	10	8
Total	20	40	57	33	12	17

Source: Questionnaire, Buenos Aires, 1992-3 (Villa Azul, Villa Jardín and Villa Zavaleta).

Table V:1 shows the age and sex structure of the sample survey. The gender distribution roughly conforms to the pattern for Argentina as a whole, with higher numbers of elderly women than men.³⁵³ However, the age distribution differs in a number of ways from the national pattern. The higher number of elderly in the 65-69 age group, compared to those in younger cohorts is not

³⁵³United Nations Social and economic aspects of population ageing in Argentina, New York (1990), p.21.

easily explained. It may have occurred because larger numbers of younger age groups were in full-time employment and therefore unavailable for interview. Also, younger age groups may not have considered themselves to be elderly and therefore may not have joined local organisations. As shown in chapter three, the age of an individual can affect his or her potential entitlement to numerous state benefits. Thus, the lower proportion of elderly in younger age sets should lead to above average levels of access to state benefits. This is examined in a later section.

Table V:2 Place of birth.

	Greater Buenos Aires	Other part of Argentina	Overseas
Azul	2 (1.1%)	46 (25.4%)	7 (3.9%)
Jardín	6 (3.3%)	81 (44.8%)	8 (4.4%)
Zavaleta	6 (3.3%)	23 (23.7%)	2 (1.1%)
Total	14 (7.7%)	150 (82.9%)	17 (9.4%)

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:2 shows elderly villeros' places of birth. In both VJ and VA the majority came from Argentine provinces lying beyond Greater Buenos Aires (GBA). Most of these were provinces in the far north east and north west of the country, rather than the surrounding Pampas region or relatively nearby cities such as Rosario or Córdoba. General surveys of internal migration between 1947 and 1980 found that the latter areas accounted for the highest proportion of those coming to GBA.³⁵⁴ There was,

³⁵⁴S.Torrado Estructura social..., pp.85-9.

therefore, a heavy regional bias among those migrants who settled in the two villas. This was not surprising, since the relative poverty of northern Argentina meant that this group would have been unable to afford housing elsewhere in the city.

As such, the data in Table V:2 supports the general view that villas served, at least initially, as reception centres for opportunistic migration from impoverished rural districts. This is reflected in the experiences of Senora Eulalia of Villa Jardín:

When I was fourteen or so..in [the north eastern province of] Misiones..first, I worked in the Misiones regional hospital in my village..cleaning..and then I started work in the maternity ward...I was nineteen when I came here [VJ] from Misiones...to get my midwifery qualification...³⁵⁵

However, it would be dangerous to assume that movement to the villas always resulted from economic opportunism. The relatively recent origins of such settlements suggest that the small number of villeros who were native to GBA had mainly originated from less precarious neighbourhoods. For this group, arrival in the villa was more likely to have resulted from economic destitution rather than opportunism (ie "push" rather than "pull" factors). This was clearly illustrated by the circumstances of Haidee Filipetti, a resident of Villa Azul:

We left [La Boca in the Federal Capital] because my daddy had come to live in Bernal [in Quilmes municipality]. There we lived in a very big house..Daddy kept animals and we were very comfortable. Then, you know how it is, one person got ill and then the next one did. Doctors and other

³⁵⁵Tape VJ7 23-88.

blokes, loan sharks, had us over a barrel. They just came and took their money. What with all the expenses and one thing and another, they took away our house. When daddy died, we had to move somewhere else in Bernal with mummy...We rented a place until mummy died...Then my brother came and said "What are you going to do? Mummy's dead and you're living here all on your own. Come and with me to live in Córdoba... Then I got ill...because the air is so strong out there...So I came back to Bernal... a good friend of my mummy's lent me a plot of land... but the lady had to sell it. So we grabbed our things and came to live in the villa."³⁵⁶

Haidee Filipetti's demise partly reflected a failure of the social security system to compensate for the cost of nursing and the loss of the household's main breadwinner, her father. At the time of his death, in the early 1930s, public healthcare and insurance were still at an early stage of development. Her difficulties were compounded by the failure of other family members to provide^{for} a vulnerable relative -her vague comment about the "strong air" of Córdoba may have been a means of avoiding reference to a family dispute. Similar references were made at other points in her interview. Whilst the experience of Haidee Filipetti was by no means typical, it shows that the course by which elderly individuals came to live in the villas was sometimes very complex and cannot always be reduced to a single set of circumstances.

Only 17 elderly were born overseas and all but four of these were from Paraguay. Interestingly, only four foreigners received any type of state insurance or assistance benefit. Comparisons of factors such as past employment and date of arrival show no significant difference to Argentine nationals. Whilst Argentine citizenship is not a requirement for obtaining most state benefits, possession of documents proving the right of residence

³⁵⁶Tape VA4 027-110.

is.³⁵⁷ However, since almost 90 per cent of elderly villeros were native Argentines, this problem should not have had a substantial influence on general patterns of access to benefits.

Table V:3 Date of arrival (Villa Azul and Villa Jardín).

	Azul	Jardín	Total*
Before 1950	0	28 (29.8%)	28 (18.8%)
1951-1960	11 (20.0%)	34 (36.2%)	45 (30.2%)
1961-1970	20 (36.4%)	18 (19.1%)	38 (25.5%)
1971-1980	11 (20.0%)	6 (6.4%)	27 (18.1%)
1981-1990	9 (16.4%)	1 (1.1%)	10 (6.7%)
Since 1990	4 (7.3%)	2 (2.1%)	6 (4.0%)
Do not remember	0	5 (5.3%)	5 (3.4%)

*This excludes Villa Zavaleta, many of whose residents were simply relocated from villas elsewhere in GBA.

Source: Questionnaire, Buenos Aires 1992-3 (VA and VJ).

Table V:3 shows the date at which the elderly came to live in the respective villas. The higher proportion of elderly coming to VJ before 1970 reflects that settlement's relatively early foundation and the use of all available land by this time. The date elderly arrived in the villas is significant in a number of respects. First, those elderly who arrived in VJ and VA after 1990 displayed various differences from the sample as a whole. In all but one case their children owned the house in which they lived and in every case family support was their principal source

³⁵⁷Chapter two, pp.49-51 shows that historically many residents from neighbouring countries had not obtained formal registration.

of income. This indicates that they came to the villas because they had no other source of economic support and were unable to maintain a separate household. Secondly, the proportion of elderly in VJ whose principal employment had been in the formal sector was roughly twice as high for those who arrived before 1960 than for those who came subsequently.³⁵⁸ Similarly, the proportion of those lacking a benefit was twice as high for post-1960 arrivals as for those who arrived before 1960.³⁵⁹ These relationships reflect the broader shifts of employment and the dynamics of villa growth outlined in chapter two. By using 1970 as a cut-off point in VA no significant differences occur. This is probably because levels of formal sector employment were generally much lower there.

3b) Principle lifetime employment.

Table V:4 refers to the principal occupations held by respondents during their working lives. As was shown in chapter two, Argentina's economic performance after the Second World War was highly erratic, with marked cycles of growth and decline. Moreover, from the 1960s there was a steady increase in the relative importance of the urban informal sector (UIS). This increased the probability that elderly villeros had changed their

³⁵⁸23 of a total of 62 pre-1960 arrivals (37 per cent) worked in the formal sector, compared to 5 out of 27 (19 per cent) for the other group. It was decided to exclude VA from the analysis, since so few of its elderly came in the earlier period and so this could have introduced a locational effect.

³⁵⁹The respective numbers are 19 (31 per cent) and 16 (60 per cent).

occupations at least once, if not frequently, during their working lives. The necessity to keep the questionnaire short and simple prevented the collection of precise information about individual labour histories. Thus, rather than provide full accounts of each respondent's past experiences, the analysis is restricted to those occupations which respondents perceived as their principal job.

Table V:4 Principal employment during lifetime.³⁶⁰

Villa	Sex	Fact	Formal	Const	Domes	UIS	Rural	House
Azul	M	7	4	10	0	1	3	0
	F	1	0	0	21	2	2	4
Jard	M	13	8	7	0	10	2	0
	F	8	2	0	27	3	0	15
Total	M	23	15	23	0	12	5	0
*	F	10	4	0	54	7	3	25

Key: Fact = Factory work.
 Formal = Other formal sector work.
 Const = Construction.
 Domes = Domestic service.
 UIS = Other urban informal sector work.³⁶¹
 Rural = Rural work.
 House = House work.

* Includes Villa Zavaleta.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

³⁶⁰Note that two respondents failed to give satisfactory answers and are not included.

³⁶¹In the villas this type of employment is often known as changas. It includes street hawking and a wide range of odd jobs, usually performed on a casual, part-time basis.

Patterns of male employment in the two villas were fairly similar, although a slightly higher share of those in VJ (53 per cent) were engaged in factory work or other formal activities than was the case for VA (44 per cent). This may have been because VJ was founded earlier and was located closer to erstwhile concentrations of heavy industry along the Riachuelo River. However, the small number of men surveyed prevents more concrete conclusions. In both villas, principal male employment was split roughly evenly into urban formal and urban informal activities, whilst only a very small number had been rural workers. This is in line with the finding that the vast majority of respondents had lived in the villas for more than 20 years.

Male employment was much more diverse than that of females, who were almost entirely engaged in domestic service or housework. However, even within female employment there were clear differences between the two villas. In VJ a larger proportion were engaged in housework and a small but significant group found employment in factories. The increased likelihood of unpaid housework in VJ may have been related to higher overall levels of male formal employment there, which, if better remunerated, would have reduced the need for female waged labour. At least half of women who had been engaged in housework had husbands who participated in the formal sector.³⁶² Greater opportunities for formal employment around VJ would also explain the success of some women in obtaining factory work.

³⁶²The survey found that eight definitely did, two definitely did not and six did not provide a clear answer.

Domestic service accounted for at least 52 per cent of female employment in all villas, rising to 70 per cent in VA. This compared to between 6 and 8 per cent for the national workforce (both sexes) between 1950 and 1992.³⁶³ The extended interviews indicated that this concentration was due to a lack of alternatives rather than any genuine preference. Juanita Morales puts it bluntly:

I didn't have any education. I didn't have anything. So was I going to walk along swinging my handbag in the air, go with men, become a whore? It was the only alternative.³⁶⁴

Within domestic service there were differing degrees of formality, reflected in whether the worker was paid on an hourly or monthly basis. The latter was more stable and sometimes afforded the employee more rights. One interviewee noted that her daughter-in-law, who was paid by the hour, did not receive the aguinaldo³⁶⁵, whereas she herself used to.³⁶⁶ Another contrasted the unstable, casual nature of her hourly work with the security of her monthly paid job as a hotel cleaner.³⁶⁷ Very few of those interviewed had lived in the houses where they had been employed. More typically, domestic service was a part-time occupation and was often combined with other jobs as well as

³⁶³See PREALC Mercado de trabajo en cifras, Santiago (1992) and PREALC Newsletter, No.32, Santiago (1993).

³⁶⁴Tape VJ6 472-476.

³⁶⁵This is a form of annual bonus which is ubiquitous in Argentina's formal sector.

³⁶⁶Tape VJ5 360-364.

³⁶⁷Tape VJ3 1/72-80.

housework.³⁶⁸ According to Senora Eulalia:

I used to work in lots of different houses in the Capital. Sometimes it was by the hour, sometimes by the month. Sometimes I worked in the morning by the hour and in the afternoon by the month. Do you know why? Because I had children and so that I could get more money, well, you understand?³⁶⁹

Thus, although factors such as date of arrival in GBA and location exerted some influence over principle lifetime employment, gender divisions had the strongest effect. Individual testimonies indicate that the higher proportion of men in the formal sector mainly reflected a lack of opportunities for women, rather than their desire to pursue informal employment.

3c) Contributions and benefits.

Table V:5 shows respondents' social security contributions, along with their sex and principal employment. It is probable that the figures for those who made some or all the required contributions are slightly exaggerated, since not all respondents produced documentation to verify their claims. A number of reasons were given for this, some of which were more credible than others. In one case, an elderly villero stubbornly claimed to have made contributions to the self-employed workers' fund for longer than it had been in existence. Several maintained that they had lost their papers in fires or floods. The physical conditions of

³⁶⁸Tapes VJ6 422-428 and VJ3 1/72-80.

³⁶⁹Tape VJ7 170-180.

villas (wooden structures, accumulations of litter, lack of drainage) may have increased the likelihood of such events. Others claimed to have left their paperwork behind before migrating to Buenos Aires. Since it was impossible to assess which of these accounts were accurate, it may well have been that levels of social insurance evasion were higher than those indicated.

Table V:5 Principal lifetime employment and social security contributions.

		Sufficient to qualify	Insufficient	None
Women	Domestic	5	8	41
	House	0	1	24
	UIS	0	1	6
	Factory	8	2	0
	Formal	2	2	0
	Rural	0	0	3
	Total	15 (15%)	14 (14%)	74 (72%)
Men	Const	11	5	7
	UIS	1	4	7
	Factory	18	4	1
	Formal	11	3	1
	Rural	0	2	3
	Total	41 (53%)	18 (23%)	19 (24%)
Total		56 (31%)	32 (18%)	93 (51%)

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

For the three main national funds, a minimum of 15 years' contributions was required to be eligible for a pension. There were pronounced differences between the sexes, with 53 per cent

of men having made all the required contributions and only 15 per cent of women. The respective figures for no contributions were 24 and 72 per cent. However, it was difficult to establish whether the underlying cause for these differences was gender or occupation. In exclusively female activities, such as domestic service and housework, levels of contribution were extremely low. However, when women worked elsewhere, they were as likely to make contributions as were men. These relationships between occupation and contributions roughly coincide for information obtained for Argentina as a whole.³⁷⁰ This issue is reconsidered later in the chapter.

Interviewees who made no contributions put forward a number of explanations. According to Juanita Morales, lack of spare cash was the main reason:

I was worried about the future but I needed a hundred of those little pesos, the type that don't exist any more. I needed them to be able to get a jubilacion, to make the contributions, to be able to go to a jubilacion fund. Well, us women are always worried about keeping up the house.³⁷¹

In this case, exclusion from social insurance was a matter of constraint rather than choice. It suggests that policies which lead to a fall in real wage levels or redistribute income away from poorer groups will have an adverse effect on social

³⁷⁰R.Frediani La seguridad social en Latinoamerica: un estudio comparativo del seguro social en Argentina y Colombia, Buenos Aires (1989) p.80.

³⁷¹Tape VJ6 435-447.

insurance coverage.³⁷²

However, Juanita Morales' husband, who also failed to make insurance contributions, put forward another set of reasons:

I always used to work in a firm called "Picasso" in Luna Park. And then the firm finished because the boss was already pretty old. So I began to work for myself, doing changas [odd jobs], always changas, nothing else...I made about three months' contributions, when I was working for one company...[I ask if he was ever worried about the future]. No, to tell you the truth I wasn't. Because once I left them I always worked in black...I had all my work papers but because you earned more working in black, well. Imagine it. At that time we earned 150, 120. That was talking money! ...So it paid me to work like that. And I did. I've been working like that ever since.³⁷³

Here, exclusion from social insurance involved elements of both choice and constraint. A lack of occupational stability, with frequent shifts from self-employment to working in semi-formal firms, discouraged continued contributions. In the case of Senor Morales, this might have required transferring from the general employees (or, before 1967, construction workers') fund to the self-employed one and back again. At the same time, Senor Morales showed a clear preference for "working in black". This reflected a number of considerations, which should not be dismissed as irresponsibility or an unwillingness to defer consumption. As was mentioned in chapter four, ageing was a fairly recent phenomenon in the villas and, as such, making provision for later life may not have been perceived to be economically rational. It is possible that villeros were aware, at least to some degree, of

³⁷²C.Mesa-Lago "Social security: ripe..", p.188 goes further, claiming that in Latin America none of those below the poverty line are included in social security (by which he means insurance) programmes.

³⁷³Tape VJ6 446-469.

the vagaries of insurance benefit values and the high levels of administrative wastage in such programmes. These, coupled with bureaucratic obstacles, may have meant that the perceived opportunity cost of pursuing contributions was higher than the future benefits. Working in relatively informal activities afforded some villeros an opportunity to opt out of insurance programmes which was denied to formal sector workers.

The very low levels of coverage for women working in domestic service may have partly been because they did not trust their employers to pay their own share of contributions. According to one elderly woman:

I could have paid...But you know that when you work by the hour the patrones [domestic employers] don't have anything to do with the domestic service fund, they don't pay them, they don't discount you or anything. So why would a person want to pay if she isn't going to keep her half of the deal? That's what happens.³⁷⁴

Other interviewees who expressed an opinion generally blamed themselves for not making contributions, admitting that they could have found the money if they had really wanted to.³⁷⁵ However, in blaming themselves, it is possible that some respondents were taking an idealised view of their earlier circumstances which played down the hardships they had had to face at that time.³⁷⁶

³⁷⁴Tape VJ3 1/217-224.

³⁷⁵See Tapes VJ7 239-250 and VJ3 210-217.

³⁷⁶This confusion was apparent in one interviewee who stated: "Yes, of course I was irresponsible not to pay them [contributions] -I had to pay them. But I couldn't find the money.." (Tape VJ3 1/216-7).

Taken together, these testimonies indicate that the reasons why a relatively high proportion of elderly villeros did not make contributions were complex and cannot simply be reduced to choice and constraint. Attention must be paid to the opportunity costs as perceived by the elderly villeros during their prime working years. What was the rationale of making contributions if, in the meantime, the individual would not have enough income to subsist, the individual was unlikely to reach old age or the benefits received did not match the resources (both financial and paperwork) paid in? Whilst it would be unrealistic to assume that respondents' past decisions had been entirely based on a considered appraisal of opportunity costs, the interviews indicate a general awareness of these issues.

Table V:5 also shows that 22 per cent of respondents had made some contributions but that these were insufficient to make them eligible for an insurance benefit. The only occupation where this did not occur was factory work. It should be noted that such individuals were unable to withdraw their partial payments and thus directly financed pensions which were denied to them. The average amount of contributions made by respondents in this category was 7 years.

The payment of some, but not all, insurance contributions cannot be explained in terms of past perceptions of opportunity costs. In some cases, respondents had planned to make the required number of payments but had lost their jobs. An extreme case was

that of Ana Gorostiaga, who claimed (probably exaggerating) that she had lost her job only lacking one month's contributions:

I went to the fund..and they told me that I'd have to pay a thousand and something. And I couldn't..I didn't have enough money. I didn't have enough to make up the [out-standing] contributions...it was a lot of money to have to pay.³⁷⁷

Although no interviewees made reference to it, it is possible that some villeros were forced to discontinue contributions from the mid-1970s as real wage levels fell and income distribution worsened.

Tables V:6 and V:7 show the number of respondents who received the various types of state benefit. The proportion over the minimum retirement age (65 for men, 60 for women) who received no insurance benefits was 63 per cent: far higher than figures for GBA or Argentina as a whole.³⁷⁸ However, the proportion who received no benefits whatsoever accounted for only 45 per cent of the total. This was because assistance benefits were almost as widespread as social insurance pensions (49 and 51 respondents respectively). Available data shows that assistance coverage for GBA as a whole was much lower than this,³⁷⁹ indicating that the low level of insurance coverage in villas was partly off-set by a degree of targeting of assistance benefits. As is shown in

³⁷⁷Tape VJ3 1/200-210.

³⁷⁸In 1990 only 39.9 per cent of the national population aged over the minimum retirement age were without an insurance benefit (see Tables III:1 and III:3).

³⁷⁹National assistance coverage of the elderly was estimated to be roughly 5 per cent in 1992 (see chapter three).

Table V:6 Type of social security benefits held.

	Total	Men	Women	Azul	Jardín
None	82 (45%)	37 (47%)	45 (44%)	29 (53)	39 (41)
Spouse D	7	6	1	0	7
Spouse A	2	2	0	0	0
Spouse I	12	1	11	3	6
Employee	31	23	8	7	21
Public	3	3	0	1	1
Self Emp.	3	1	2	1	1
Widow(er)	14	0	14	1	7
Total ins	51 (28%)	27 (35%)	24 (23%)	10 (18%)	30 (32%)
Old age	21	6	15	15	4
Invalid	8	3	5	1	2
DNA	20	5	15	0	20
Total ast	49 (27%)	14 (18%)	35 (34%)	16 (29%)	26 (27%)

Key: None = Receive no benefit, but spouse may do so.

Spouse D = Spouse with DNA.

Spouse A = Spouse with assistance benefit.

Spouse I = Spouse with insurance benefit.

Employee = Private employees' insurance benefit.

Public = Public employees' insurance benefit.

Self emp. = Self-employed insurance benefit.

Widow(er) = Widow(er) insurance benefit.

Total ins = Total insurance benefits.

Old age = Assistance benefit for elderly.

Invalid = Invalidity assistance benefit.

DNA = Direccion Nacional de Ancianidad subsidy.

Total ast = Total assistance benefits and subsidies.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:7, average assistance benefits (113 pesos per month) were worth substantially less than insurance ones (185 pesos). Even so, the importance of assistance pensions in the villas studied was obvious. To date the general literature on Latin American

Table V:7 Average benefit values (1993 pesos).

	Average	Maximum	Minimum
Employee	185	310	140
Public*	320	500	210
Self emp.*	243	450	140
Widow(er)	170	245	140
Assist.	113	140	110
Invalid.	122	153	102
DNA	100	100	100
Men	143	500	100
Women	113	450	100
Total	125	500	100

*The low numbers of respondents with these benefits reduce the reliability of these figures.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

social security has neglected this topic.³⁸⁰

As with principle employment, there were sharp divisions between men and women in the distribution of state benefits. Men (35 per cent) were more likely to receive an insurance benefit than were women (23 per cent). This largely reflected the greater likelihood that men had made contributions during their working lives. Conversely, a much higher proportion of women (34 per cent) received assistance benefits than did men (18 per cent). This meant that a slightly higher overall proportion of women received some form of benefit, although, as Table V:7 shows, the average value of their benefits was less than those received by

³⁸⁰For example, C.Mesa-Lago "Social security and extreme..", pp.83-110.

men. Also, women were more likely to have a spouse with an insurance pension. However, whether this was of benefit to them depended on the degree of pooling of income. Pooling between couples could not be taken for granted: according to Juanita Morales:

If I'm without I wouldn't even ask him [points to husband] for help. I know that he has money but I wouldn't ask him for any. I wouldn't ask for money even to buy bread, even to buy an aspirin.³⁸¹

Comparisons between villas also reveal some important differences. At 53 per cent, the proportion of residents of VA without any benefit was clearly higher than in VJ (41 per cent). This difference was largely accounted for by access to insurance pensions, which, in turn, reflected the levels of formal employment in the two villas. In VJ 32 per cent received insurance benefits, compared to only 18 per cent in VA. Levels of access to assistance were very similar in the two locations, but there were important differences in the type of benefit. Whilst DNA grants accounted for the vast majority of assistance benefits in VJ, nobody in VA received or had even heard of them. Conversely, VJ contained a far smaller proportion of elderly in receipt of better paid and more reliable assistance pensions. Thus, in VJ economic divisions between jubilados and other elderly respondents were more pronounced than in VA. These variations largely resulted from the particular contacts and information at the disposal of local organisations and testified

³⁸¹Tape VJ6 1/140-55.

to the impact of such activities.³⁸²

As Table V:7 shows, in every case average benefit values were only a small fraction of 1,250 pesos, the amount which the state statistics agency estimated was needed to provide for the basic requirements of a "typical" household in 1992.³⁸³ All of those who expressed an opinion in the extended interviews claimed that the benefits fell a long way short of meeting their basic needs. According to one elderly man in VA:

It's impossible, impossible. Try to imagine it. How can we survive for a month on a million, one hundred [110] pesos? How much does bread cost us? How much does a kilo of sugar cost us?..Now bread's gone up [in price] to 8 pesos to buy half a kilo.³⁸⁴

The same man estimated that his assistance pension was roughly a third of the money he required to eat and dress himself properly.³⁸⁵ According to Eugenia Borda, whose husband had an insurance pension:

Because this money that the government gives you doesn't even last for 15 days...Why should I have to wait in line three or four hours for a pathetic amount of money?...Because I can't just live like that, just bread and water...Some people tell us "Well you're alright because he's got his jubilación". [she laughs] They don't know what it's really like..the pathetic amount of money the government gives us.³⁸⁶

³⁸²See chapter four.

³⁸³See chapter three, p.122. The size and structure of elderly villeros' households is examined in a later section.

³⁸⁴Tape VA7 89-94.

³⁸⁵See tape VA7 125-30.

³⁸⁶Tape VA6 150-160 and 358-362. Tape VJ3 350-360 gives a similar account.

Whilst a large number of residents of VJ had been in receipt of the DNA grant, most complained that the benefit had been paid irregularly and so could not be budgeted for. None had received payment for several months at the time of the interviews and few expected the benefit to be resumed. Most recognised that, unlike pensions, payment of grants was not obligatory:

Now they're not going to pay us any more...They owe us lots. Well no, no they don't owe us because it isn't really our money.³⁸⁷

If the discontinuation of the DNA grant is taken into account, access to state benefits for women in VJ was far more limited than in VA. Indeed, insurance pensions become almost the only available source of state support in VJ. This underlines the importance of securing guaranteed payment for both insurance and assistance benefits.

The means-tested PAMI supplement for jubilaciones³⁸⁸ was introduced during the period of interviewing. Consequently, it was not possible to ascertain its overall distribution, although later interviews with jubilados in VA showed that a large proportion had not obtained the supplement.³⁸⁹ Occasionally, villeros would refer to other forms of state support, including food aid.³⁹⁰ However, no elderly villeros directly benefitted

³⁸⁷Tape VJ6 190-200. Also see tapes VJ3 1/260-266 and VJ5 99-105.

³⁸⁸See chapter three, p.125.

³⁸⁹For example, tape VJ3 1/359-370.

³⁹⁰See tape VJ6 685-700.

from this type of assistance during the interview period.

Given the contributions requirement, it is logical that variations in access to insurance pensions were largely conditioned by previous employment. By contrast, the distribution of assistance was most strongly governed first by location and then by gender. The locational effect is easily explained by the irregular diffusion of information about different benefits and the haphazard nature of contacts between local organisations and the authorities. Reasons why uninsured women should be more likely to receive assistance than their male counterparts are less obvious. There was no evidence of conscious targeting by support agencies. As was mentioned in chapter four, a disproportionately large number of women actively participated in local organisations in the three neighbourhoods studied. This may have in part reflected a greater degree of female involvement in informal networks. As a result, women would have been better-informed about available support.

3d) Present employment.

Table V:8 shows that roughly a quarter of respondents were still employed at the time of interviewing. Whilst levels of economic activity for 60 to 64 year-olds were not much higher than those recorded for Argentina as a whole (27.55 per cent in 1990)³⁹¹, employment of over 64 year-old villeros was much higher than the national average (7.20 per cent). This indicates that elderly

³⁹¹See chapter three, Table III:17.

villeros were more likely to remain in employment than were their counterparts in other neighbourhoods.

Table V:8 Present employment.

	Under 65 years	65 years and over	Total
UIS	10	11	21
Domest	6	2	8
Build	2	6	8
Wash	2	3	5
Fact	1	1	2
Formal	1	1	2
Total	23 (37%)	25 (21%)	48 (26%)

Key: Wash = Informal laundry worker.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

A national survey of elderly attitudes found far more expressed a desire to continue working than were able to do so.³⁹² Consequently, the disproportionately large number of villeros who continued employment into old age could have resulted from privileged access to work. However, it may have also have been because elderly villeros, as a result of their greater necessity, performed tasks which other groups would have shunned. Also, casual forms of employment, such as clothes washing and odd-jobs, which accounted for a high share of villero employment, may not have been registered in larger, official surveys. As such, disparities between the villas and other areas may have been

³⁹²Chapter three, p.188.

smaller than the data indicate.

The survey results show that a large proportion of elderly villeros would have liked to have obtained employment had they had been capable of working. The incidence of severe health problems and frailty explain why levels of economic activity were far lower among over 65 year-olds than for younger respondents. Several respondents had been forced to abandon work because of accident or illness. Of those without either employment or a benefit, 31 (46 per cent) claimed to have serious health problems. According to Juan Jugo:

I don't work because I can't, thanks to the business with this knee of mine which I can't rely on...Really, I need to go about the place, doing things since the money I have isn't enough. But I haven't been able to..for a year now.³⁹³

Employment opportunities were also limited by rising levels of unemployment in GBA at this time. By 1993 this had reached 11.1 per cent, the highest level ever recorded.³⁹⁴ Some interviewees pointed out that even younger household members often had difficulty finding work.³⁹⁵

The data for present employment show far smaller proportions working in the formal sector than was the case for principle lifetime occupation. This is in keeping with findings for elderly

³⁹³Tape VA7 18-24 and 110-115. Tape VJ3 1/240-248 contains a similar testimony.

³⁹⁴"Desocupados: hay 1,5 millones" Clarín Internacional, Buenos Aires, 26.7.94.

³⁹⁵Tapes VA4 17-30 and VA5 75-80.

in Argentina as a whole³⁹⁶ and was the result of two processes. First, it reflected the withdrawal of formal sector workers from the labourforce. Of the 50 respondents principally engaged in formal activities, only 12 were still working at the time of the interview. Employment patterns also reflected the transferral of formal labour into the informal sector. Seven of the 22 working in changas had originally been formal sector workers.

As explained in chapter three, increased informality was part of a more general down-grading of employment between the respondents' main periods of economic activity and their old age.³⁹⁷ The great majority (73 per cent) were working on a casual, part-time basis, which reflected the limited availability of employment rather than their desire to work fewer hours. According to Orlando Maldonado:

I do changas when there are any, but right now they're screwed...You see, when there are any changas I'll go and do them. Every two or three months, every month, maybe every week there'll be some changas that I can do and so I get on with them.
[Wife interrupts: Come on. You haven't done any work for the past five months.] You know, the other day there was this changa and they told me to come back the next day for the money. [Emphatically] 200,000 australes! [20 pesos]. But then they didn't have any money. Well, what do you expect me to do, what do you expect me to say?³⁹⁸

A similar process of down-grading occurred for women who had been working in domestic service. The physical rigours of this work meant that only a small minority (22 per cent) of these continued in employment. Of these only one, a 60 year-old, was engaged on

³⁹⁶See chapter three.

³⁹⁷Chapter three, p.187-88.

³⁹⁸Tape VJ6 300-315.

a full-time basis. Several moved into informal laundry work, an occupation which none had pursued during their prime working years. The low income and, possibly, the social stigma attached to this activity may explain why no younger residents covered in the survey worked as washerwomen. One interviewee with a crippled arm washed clothes, whilst her retarded son would wring them for her. She was aware of the resulting stigma:

I do it sometimes, sometimes Mondays and Tuesdays. When the weather's fine like today for example, then I can wash. Today I could wash. The clothes would dry and tomorrow I could iron everything...They pay by the dozen [items], 60 or 70 [6 or 7 pesos] for the dozen...I only do it because I need to...I mean, I could wash twice a week, every week...I don't have any problems about it. When my neighbours come "Can you do this for me?" "Yes, I need the money". And I have to do it because I need the money.³⁹⁹

One female interviewee, Venite Tibursi, found an alternative form of employment to domestic service and clothes washing: assembling small metal components for a local factory. She was able to do this at home but had to work very long hours to obtain an adequate income:

The lady who lives behind me used to do it. I used to work with her because she's on their books. Well, these things are called "collectors". They say that they're used to make bobbins. That's what they say. I take them from the factory..When I finish them off I take them back and if they have any more they give me those, I do them again, bring them back and that's the way it is...[interviewer asks if she is paid well] No. I get paid for the month..sometimes I may get seven hundred and something [70 pesos] and sometimes six hundred and something. Its never enough for me, never.⁴⁰⁰

Unlike her neighbour, Venite was not on the factory's "books" and therefore had no formal or legal status with her employer. The

³⁹⁹Tape VJ7 430-456. See tapes VA3 265-273 and VA6 205-210 for other accounts of informal laundry work.

⁴⁰⁰Tape VA8 135-160.

fact that she went to the factory in person indicates that the company actively colluded with her illegal employment as a means of reducing labour costs.

It is unclear to what extent this down-grading of labour was related to life-cycle transitions and how much it resulted from the general contraction of formal employment in GBA since the 1960s. Many villeros who had worked in factories, the docks or the railways were made redundant by closures. One interviewee explained how her deceased husband had lost his job as a stevedore during a bitter dock strike:

And then in this port there was some bother, I don't know what, and he didn't go there any more. I've no idea what happened. They closed down and then people started to go back to work. But he didn't go back there any more. He started up with his changas. Just changas and he never made any more [social insurance] contributions.⁴⁰¹

Conversely, despite the rapid decline in middle class standards of living during the 1980s⁴⁰², domestic service was still the predominant form of female villero employment and elderly participation here was only limited by frailty.

Thus, the possibility of obtaining income through continued employment was restricted by the elderly's ability to compete with younger age groups in an environment of high unemployment. Those who found work were usually occupied on a highly informal,

⁴⁰¹Tape VJ5 190-195. This was probably the month-long dock strike of 1966, which was part of a general campaign of labour unrest known as the "Plan de lucha" [Plan of struggle] (see R.Munck Argentina: from anarchism..., pp.161-2).

⁴⁰²See chapter two.

part-time basis. Few distinctions could be drawn between insured and uninsured elderly, men and women or locations: all appeared equally willing to work.

3e) Economic relations with household and family members.

Tables V:9, V:10 and V:11 provide information about respondents' relations with other household members. Defining household units in villas was complicated by a tendency for several family members to occupy adjacent buildings on the same, jointly-owned plot of land. In cases where cooking and bathing facilities were also shared, the survey elected to define households as a single unit. Where this did not occur, they were treated as individual units.

Table V:9 Size of household.

Age	Alone	Partner	3-5	6+	2*
Over 69	6	7	18	19	11
Under 70	14	23	47	24	121
Total	20	30	65	43	23

* Not including partner.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:9 shows that the great majority of respondents of all ages (72 per cent) lived with relatives other than a spouse. Conversely, only 11 per cent lived completely alone. Of those respondents living with other relatives, over half were in households of three to five members, rather than large extended

Table V:10 Degree of economic dependence on household members other than partner.

Age	Complete	Substantial	Slight	None
Over 69	3	7	14	37
Under 70	5	19	25	71
Total	8	26	39	108

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:11 Nature of economic ties within the household.

Age	Win	Lose	Neutral	None
Over 69	7	15	20	19
Under 70	23	17	35	45
Total	30	32	55	64

Key: Win = Clear net economic gain for respondent.
Lose = Clear net economic loss for respondent.
Neutral = No clear net gain or loss for respondent.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

units. These figures are roughly compatible with findings for Argentina as a whole.⁴⁰³ The survey found few significant differences between elderly aged over or under 70 years, although the proportion of the younger group still living with their partners was slightly higher, reflecting the greater likelihood that he/she was still living.

The degree of economic dependence on household members, as shown in Table V:10, is not a quantitative measurement and, in part, reflects an element of subjective judgement by the investigator.

⁴⁰³Chapter three, Table 111:13.

This is based on both the frequency, type and value of support obtained from the household, as well as other sources of income at the disposal of the respondent. An absence of dependence on household members did not necessarily reflect an absence of economic relations, but rather that the respondent did not benefit directly from them.

Table V:10 shows that 19 per cent of elderly villeros were either completely or substantially dependent upon the economic support of other household members. However, levels of such assistance may have been greater than the results indicate. First, as mentioned in chapter three, it is probable that some respondents were embarrassed to admit their true levels of dependence on other household members. According to one villero:

I don't go to my children for anything because it makes me ashamed to ask them.⁴⁰⁴

Also, respondents may have been unaware of a number of important indirect benefits of living with other family members. For example, scale economies such as bulk buying and the sharing of costs could have substantially reduced individual expenses without any internal transfer of income.

Another important reason why the elderly did not feel dependent on other household members was the reciprocal nature of assistance provided. As mentioned in chapter three, it is misleading to reduce relations between the elderly and other

⁴⁰⁴Tape VJ6 160-62.

household members to a unidirectional flow of income to the former from the latter. Table V:11 identifies those cases where the flow of income was clearly in favour of the respondent and those where it clearly went the other way. It shows that roughly a quarter of respondents who had economic relations made a net gain, with a similar proportion making a loss. This suggests that other household members were just as likely to be economically dependent on the elderly as vice versa.

Nevertheless, the claim by the majority of respondents to be independent of household assistance, although probably exaggerated, cannot be dismissed and requires further explanation. The pattern of relations with other household members reflected a number of factors, including their relative economic positions and the priorities of individual members. In 20 of the 32 cases where the elderly made a net loss, they were the only source of household income. Of these, 13 were living with grandchildren, 8 with ill relatives and 7 with unemployed family members. One interviewee suggested that other household members would have supported her had they been able to:

They can't help at all because they're just as poor as I am. They have to work to be able to eat too...I never think about going and troubling people, do I? What can I do?...When they started working then as soon as they got paid they would go and buy what we needed and that was that. But now they havn't got any work.⁴⁰⁵

This indicates that the rapid increase in urban unemployment had reduced the capacity of family members to provide for the

⁴⁰⁵Tape VJ4 199-206 and 255-270.

elderly.

Individual willingness to provide support was reflected in the degree of income pooling between members. In the survey, 24 respondents lived in households where some members held back a share of their personal incomes from the common pool and in another 7 cases there was no pooling whatsoever. However, in the vast majority of households members would pool all their individual incomes.⁴⁰⁶ The pensions and benefits received by elderly members took on particular importance when the incomes of other family members were less reliable and were sometimes ear-marked for basic items.

The willingness of other family members to offer support and the willingness of the elderly to accept it was compromised when this reduced the resources available for young children in the household. According to Juanita Morales:

"La Morena" [her daughter] helps out when she can, when I tell her to. And I can't really ask her either. I'm not going to ask her for her childrens' bread. They're her children. She has to look after her children like I looked after mine...The children -one's just started going to secondary school, he's in his second year, and the others are practising to play football. You have to buy them their shoes, you have to buy them their vitamins, you have to buy them the food they're eating, pay their bus fares.⁴⁰⁷

The over-riding priority given to the needs of young children by both their parents and grandparents paralleled the main interests

⁴⁰⁶Tape VJ3 2/75-110.

⁴⁰⁷Tape VJ6 250-270. See tape VJ7 320-330 for very similar comments.

of local organisations in the villas.⁴⁰⁸ Both local community leaders and the elderly themselves tended to put children first.

Elderly respondents did not just contribute to the economic welfare of households through the pooling of income. Respondents were sometimes responsible for the care of grandchildren, freeing the child's mother for waged employment.⁴⁰⁹ A more frequent and potentially more significant contribution was the provision of accommodation. Whilst virtually all the homes surveyed had no legal entitlement to the land they occupied, this did not mean that these houses were without value. Several interviewees made references to informal property markets in the villas and to the gradual improvements they had made to their houses over time. According to Ana Mitri:

We moved in paying 150 a month to an old lady who lives in that place there, opposite. Now they work as scavengers there..This boy came and told me "The lady, my granny told me that you're to stay here. You're doing it all up"...And we were doing it up, because before it was all made of bits of wood, just bits of wood..its still not finished, but we're still working on it. When there was money we used to buy cement or something and get on with it. That's how it was.⁴¹⁰

Of those elderly surveyed, 140 (77 per cent) owned (either individually or with their partners) their own home. Of these 90 were living with other adults. Few respondents attached any importance to this form of economic support and none referred to any form of rental arrangement. However, various surveys of

⁴⁰⁸See chapter four.

⁴⁰⁹Tape VJ5 261-271.

⁴¹⁰Tape VJ5 280-295.

household expenditure in the early 1990s found that accommodation accounted for a high and increasing share of costs.⁴¹¹

Table V:12 Degree of economic dependence on other family members.

Age	Complete	Substantial	Slight	None
Over 69	1	11	15	34
Under 70	2	28	35	55
Total	3	39	50	89

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:13 Nature of economic ties with other family members.

Age	Win	Lose	Mutual	None
Over 69	24	1	4	32
Under 70	41	5	24	50
Total	65	6	28	82

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Tables V:12 and V:13 provide information about family members who did not form part of respondents' households. They indicate that more elderly obtained economic support from relatives living outside their domestic units (23 per cent) than from those within (19 per cent). This is reflected both in respondents' dependence on these ties and in the probability of them making a clear net gain from them.

Several explanations may account for this counter-intuitive

⁴¹¹For example, see "Casi 15 millones de pobres" Clarín, Buenos Aires, 22.9.92.

finding. More economically-successful children would have been more likely to be living away from their parents, since they would have been able to meet the cost of their own accommodation. Two interviews provide extreme examples of this. In both cases all the children but one, who was mentally retarded, had moved away from their elderly parents.⁴¹² Another explanation may be that elderly respondents generally had more children and close relatives living outside the home than in it. This increased the probability that some would be willing and able to help out. In many cases where support came from outside the home it was only provided from one of several children or close relatives. According to one interviewee:

One [of my children] lives just opposite...He works as a street trader..He never sets foot in this house...Another [son] lives in Avellaneda..he's a builder and he sometimes calls in..I've another son who's a street trader, selling clothes. That one would never give me a penny either. And he lives on his own!...Another son lives near here in "Las Saladas"...They can't give us anything because they've got seven kids to fend for. I could never ask them for anything. [I ask about her two daughters]. They're both very near...[one gives us] lots of things. Every month they give me what they can: 50, 100, 200 [pesos]. That's my girl, the youngest one...She's very good to me. [I ask if other daughter helps] No...she's got three children and they're all men and all working. But I'm not going to go begging to my children for anything. No way...Only the youngest daughter, only her.⁴¹³

Whilst support from relatives beyond the household was more significant than that from those within, it should be noted that, for the majority of elderly (77 per cent), it was of slight or no importance. Economic ties were restricted in a number of ways. As seen in the previous testimony, the primacy given to the needs of young children was again important. Geographical distance was

⁴¹²See tapes VJ7 260-360 and VA3 260-285.

⁴¹³Tape VJ7 280-355.

another potential constraint. One respondent mentioned that she would occasionally go to relatives who lived outside the city for help but that sometimes she did not have enough money to make the trip.⁴¹⁴ However, as shown by Juanita Morales' testimony (above), proximity did not necessarily lead to economic ties.

According to Ana Gorostiaga:

I've another daughter who's married and lives with her husband on the other side [of the street]...We're sometimes very friendly. Other times I'm ill and can't go over there. I can't walk very well...Sometimes they say to me "Are you going to stay here to eat, mum?" "No, I'm going", I tell them. They eat different types of food, strange food I don't like...Sometimes they come here. Very seldom...I can't help them out much either. We help each other in here [the house] and that's it. Inside here, but only here...Everyone has their own way of living, their own way of life. Everyone. Them in their house, me here...Everybody has their own house. They never come bothering me for anything and I don't go bothering them either.⁴¹⁵

Rather than distance, the important factor here was residential separation. S.Ramos notes that informal reciprocal exchange contains a strong element of social symbolism, which has broad implications for the nature of the relationship between the two parties.⁴¹⁶ As such, elderly individuals may have felt that to cross the threshold of another home to ask for assistance was a more considered, public gesture than to make ends meet within their own households.

Whilst respondents were more likely to profit from dealings with relatives living outside the household, economic support was not entirely one-way. Several respondents spent time caring for

⁴¹⁴Tape VJ4 130-145.

⁴¹⁵Tape VJ3 2/136-183.

⁴¹⁶S.Ramos Las relaciones de..., pp. 16-17.

grandchildren whose parents lived outside the home. According to Senora Eulalia:

At one time I helped her [younger daughter] out a lot because...he [grandson] lost his place in the school, because he was at nursery school and he lost his place because she couldn't go and pay them the fee. They couldn't give the boy a place, they couldn't take him. So I looked after the boy...she [daughter] leaves her house at five in the morning and gets back at four in the afternoon....I looked after the baby between seven or eight in the morning until twelve...His father worked until twelve. When his father came back the boy would go over to him.⁴¹⁷

The survey found that 38 per cent of respondents were completely or substantially dependent upon family support, be it from within or beyond the household. This figure is considerably higher than those recorded by studies of Argentina as a whole⁴¹⁸ but still only represents a minority of respondents. These economic relations were diverse and affected by a range of factors. As has been shown, the economic welfare of the elderly was partly dependent on that of other groups. Low and unreliable wages and a lack of state benefits for unemployment or invalidity reduced the amount of support relatives were able to provide. However, often relations were as much the result of individual volition as economic capability. Intra-family support was generally inequitable, with one child bearing a disproportionate share of the burden of caring for the elderly. Conversely, elderly respondents were sometimes left by richer relatives to fend for sick or unemployed children.

⁴¹⁷Tape VJ7 360-380.

⁴¹⁸Chapter three, Table III:16.

3f) Economic relations with friends and neighbours.

Numerous studies have stressed the importance of mutual trust for exchange and assistance between non-kin.⁴¹⁹ Some of these argue that a condition of common poverty and marginality promotes a stronger sense of solidarity within communities, enabling such assistance to occur with relative frequency.⁴²⁰

Table V:14 Degree of economic dependence on friends and neighbours.

Age	Complete	Substantial	Slight	None
Over 69	0	3	11	47
Under 70	1	4	37	78
Total	1	7	48	125

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:15 Nature of economic ties with friends and neighbours.

Age	Win	Lose	Neutral	None
Over 69	6	2	8	45
Under 70	12	5	31	72
Total	18	7	39	117

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

There was little evidence to corroborate this view in the villas

⁴¹⁹For example, L.Lomnitz Networks and marginality..., p.158.

⁴²⁰For example, S.Ramos stresses: "the importance of informal exchange and mutual aid between relatives and neighbours for the daily organisation of these [poor urban] households." Las relaciones de parentesco..., p.5.

studied here. Tables V:14 and V:15 show that respondents received and reciprocated far less economic support with friends and neighbours than they did with family members. Among those who received no such support, many claimed only to have loose acquaintances and not to trust the local people. The most frequent view was that:

Only acquaintances. "Good morning, good afternoon". No more than that.⁴²¹

Some respondents went further, claiming to have been taken advantage of in the past. According to Eulalia Cristobál:

I don't like the people [here] because you [tend to] put a lot of trust in them and that's not a good idea...It happened to me lots of times...someone comes and makes themselves your friend, and that's when I lower my guard and then they rob me...I've never even asked anyone for a yerba mate [popular herbal infusion], never...and I've helped out lots of people here...I don't want to have anything to do with any of them because they paid me back badly. Because I, I gave them oil, pasta. I gave things to all my neighbours. And afterwards nobody thought about doing the same for me. So when I go out of here I don't even say "Hello" to them.⁴²²

In nearly every case where substantial support was received the respondent was in extreme economic straits, often with no other source of income at his or her disposal. According to Juan Jugo some neighbours actively sought out those who might be in particular need:

I have to go about a lot to be able to get by. Because there are neighbours round here who sometimes lend me a peso, a useless peso...Every time I pay a visit they give me something...There are some who come here and ask me "Alright, do you need any money?" and I say "Alright" ..and just like that they give me ten pesos, if I don't have any money for the

⁴²¹Tape VJ4 295-298.

⁴²²Tape VJ7 652-688.

next week, if I'm short.⁴²³

This form of economic support was considered an option of last resort by takers and, sometimes, the givers. It provided a final safety net for those respondents who might even have faced the threat of starvation if they had been abandoned by the community. As with family assistance, the burden of support was not spread evenly between all residents, but was provided by a small minority.

By contrast, the bulk of cases involving slight dependence consisted of reciprocal support, with each party careful not to put their own pride at stake. Juanita Morales' attitude was typical of many villeros:

I tell you, my neighbours help me out lots of times. They give me plates of food, they bring me bread...You can't cook any type of food without oil, you know. If I want to eat lettuce, anything and I've not got a drop of oil, they ask me why I didn't ask. Look, if you don't have something, you don't want to show the other person that you don't. I don't like doing that. I have this pride...They have a plate of food and they bring it me without me asking first. I help them without asking them for anything in return and without them asking me first. I'm about to take a plate of food next door. I don't know if they need it and sometimes they needed it so much and they hadn't told me, they hadn't asked me.⁴²⁴

As has been shown, there were two separate forms of economic interaction between neighbours. The first responded to dire need and involved no expectation of repayment. In these cases, the pride of the recipient was not an important issue. The second was

⁴²³Tape VA7 067-080. See tape VJ6 015-075 for a similar account.

⁴²⁴Tape VJ6 118-155.

usually a mutually beneficial arrangement, where participants took pains to defend their pride and stress that they were not financially dependent on the favours of another family. However, the great majority of respondents preferred to have no economic dealings of any shape or form with their neighbours.

3g) Other sources of income.

None of the elderly individuals covered by the survey claimed to derive any income from savings or rent. One couple in VJ had lived off the proceeds of selling their home but claimed that this money had since run out. The absence of savings paralleled findings for GBA and Argentina as a whole and was explained in chapter three.⁴²⁵ Likewise, little evidence was found of property renting in the villas, although one interviewee mentioned that she had previously rented her home from another elderly villero.⁴²⁶ In the few households which contained non-related individuals, these were generally treated no differently to relatives and were expected to pool earnings rather than pay rent.

CARITAS provided economic assistance for 36 respondents.⁴²⁷ This generally consisted of monthly food parcels, although in some cases it was limited to the provision of basic medicines and used

⁴²⁵See chapter three, p.189.

⁴²⁶See tape VJ5 280-290.

⁴²⁷See chapters three and four for descriptions of CARITAS and the services it provided.

clothing. The proportion of respondents assisted by CARITAS varied sharply amongst the villas, rising from 9 per cent in VA, to 15 per cent in VJ, to 54 per cent in VZ. It should be noted that the number surveyed in Villa Zavaleta was not large enough to be representative for the area as a whole and was probably exaggerated since most of the interviews were obtained through volunteers at the local church. The variations between VJ and VA were the consequence of the different resources and priorities of the local CARITAS branches, as explained in chapter four.

As mentioned in the previous chapter, local CARITAS branches generally sought to channel their aid to those households in the greatest economic need. Whilst none of the respondents were entirely without other forms of income, the majority appeared to be in more difficult economic circumstances than the average elderly villero. However, there were cases both of respondents suffering extreme poverty without CARITAS help and those in relatively secure circumstances receiving it.⁴²⁸

No other local organisations, religious or otherwise, were mentioned as sources of income in the survey, with the exception of one villero who made daily visits to a soup kitchen run by the neighbourhood council.⁴²⁹ In two of the extended interviews references were made to assistance from nearby evangelical churches. However, in neither of these cases did they provide a

⁴²⁸See pp.223 and 266-67.

⁴²⁹See chapter 4, p.288.

significant source of support at the time.⁴³⁰ Thus, other than CARITAS, local organisations were largely insignificant as sources of direct economic assistance for elderly in the villas.

It is probable that a large number of elderly villeros received occasional economic support from past employers, particularly those who had engaged them in domestic service. This source of income was not included in the questionnaire, but its importance became apparent when frequent reference was made to it in the extended interviews. According to Eulalia Cristobál:

And when I go into the [Federal] Capital where I used to have my bosses; if I go to a boss' home they give me clothes, shoes, they give me all kinds of things...every year, once every year I go and visit them...they give me fruit, they give me meat to eat, they give me tuna fish, that's what they give me...I go when I feel like it and all of them give me some help...They were all very nice, very nice, because I was a very good woman to them...Sometimes they give me five hundred, a thousand, two thousand [50, 100 or 200 pesos]...I went visiting just a while back, before Christmas. I went to visit a lady, to spend a bit of time there, near to Chacarita...I went there early and stayed until the afternoon...she filled my bag...and told me "Stay here and eat. You stay here and eat".⁴³¹

This form of assistance was ad hoc, varying in intensity and content. In some cases it extended to providing elderly respondents' relatives with employment.⁴³² However, not all those who had worked in domestic service received such support:

I had a boss. I was with her for three years...now she doesn't [help] because I don't go there any more. Sometimes I meet them by accident, sometimes. I often bump into her husband...I saw him about two months ago...We only said hello. No more than that...Besides, I stopped working there because when the wage for domestic servants started to go up, they

⁴³⁰Tapes VA6 430-440 and VJ5 320-330.

⁴³¹Tape VJ7 690-730. Tapes VA4 335-345 and VA6 315-320 include similar testimonies.

⁴³²Tape VA4 325-335.

didn't want to give me a raise.⁴³³

Another interviewee pointed out that her employer had herself been a jubilada and had not been capable of providing any economic assistance.⁴³⁴ Similarly, it is likely that the worsening financial position of many middle class families reduced their capacity and willingness to provide assistance to ex-employees. Consequently, this form of support did not compensate women who had worked in domestic service for the lack of social security protection they had received. Moreover, rather than being sought out, it was necessary for villeros to visit employers' homes and assistance was considered a special favour rather than an obligation. At its most cynical, it represented a paternalistic salve for the consciences of past employers, an extension of a mistress and servant relationship.

Only one example was found of informal support from past employers when the respondent had not been in domestic service. This was the case of an elderly villero whose dead husband had worked as an assistant in a solicitors' office:

They're not obliged to give me anything. They give me stuff because, well I don't know, they're the people where my husband used to be. If they hadn't wanted to, they wouldn't have given me anything...The lawyer never paid our pension [contributions] or anything...when there are some clients who pay up...then they've got money and they give me some...sometimes two million [200 pesos] but when they give me two million I always owe more than two million. They haven't paid me now for about six months...I go looking for whatever money there is but there isn't anything. I've gone there so many times.⁴³⁵

⁴³³Tape VA6 293-304.

⁴³⁴Tape VJ5 380-390.

⁴³⁵Tape VJ4 155-195.

Twelve respondents referred to use of an informal credit arrangement with local shopkeepers, known locally as a libreta. These involved bulk payments, usually made on a monthly basis, which enabled the customer to buy goods on account. This service was usually only offered to a select few customers deemed to be trustworthy and any failure to repay would lead to exclusion. It was unclear whether users were charged any kind of interest on the libreta and, therefore, whether it was essentially a mechanism which enabled respondents to budget more effectively or represented a drain on their resources. According to Eugenia Borda:

We make use of it [libreta] at the grocer's. Well, it works because you have to put money in at the end of every month. You have to put money in and sometimes you pay, for example now I paid exactly a million [100 pesos]..

[Husband interjects] We have to pay up. If we don't pay then we won't have anything to eat.

EB: If you don't pay up then there's no more credit. You've got to. [Interviewer asks if she pays interest]. Sure, because there are - sometimes there are no rises, no rises in food prices. They hear on a certain day a certain thing is going to go up...So when you go there to pay they really sting you. But there hasn't been a rise yet. With the money that we pay the grocer, she [grocer] goes and buys the food...to have it in for the month.⁴³⁶

A handful of respondents obtained income from a variety of other sources. As mentioned in chapter three, a general lack of open ground prevented most villeros from raising livestock or keeping hens. One interviewee kept a small number of fowl but did not

⁴³⁶Tape VA6 260-285. This is corroborated by E.Jelin "Social relations of consumption: the urban popular household" in E.Jelin, ed Family, household strategies.., pp.173-9 who notes that the use of libretas is most frequent among households with low but stable monthly incomes. See tapes VA4 360-380 and VA 3 250-260 for other accounts of the libreta system.

consider these a potentially significant source of support.⁴³⁷ The same elderly couple were paid every month for minding a neighbour's child along with their own numerous grandchildren.⁴³⁸ Finally, three respondents were reduced to scavenging in rubbish tips (a practice known as haciendo cirujas and more commonly pursued by children) or begging in the streets of adjacent districts. This was a strategy of last resort pursued by those elderly villeros who had no alternative source of support. The stigma attached to this activity was reflected in Eugenia Borda's defiant pride:

At one time, I told you, we were very poor. He [husband] searched for whatever he could get. He went looking for things to eat in the rubbish...Yes, we used to eat out of bins. I used to go out early in the evening with my son when he was smaller and I used to do the rounds of all the food shops. All of them. No -why should I be ashamed to say it?...I'm proud to say that I ate from rubbish, that I ate out of bins. We ate and I fed my children out of the rubbish.⁴³⁹

Thus, the survey identified two significant sources of income other than benefits, continued employment or the support of family and friends: occasional hand-outs from past employers and CARITAS food parcels. The former was almost entirely restricted to respondents who had previously worked in domestic service, whilst the latter targeted, albeit imperfectly, those elderly in direst need. However, for neither group did this support fully compensate for their position of relative disadvantage.

⁴³⁷Tape VA6 325-340.

⁴³⁸Tape VA4 350-360.

⁴³⁹Tape VA6 418-427.

3h) Summary of income sources.

This section examines the relative importance of the income sources described above by analysing how they were combined by individual respondents. These income sources are classified as follows:

Ins = receipt of an insurance benefit
Ass = receipt of an assistance benefit
Spo = substantial economic support from spouse
Emp = continued employment
Hou = substantial household support*
Fam = substantial family support*
Fri = substantial support from friends and neighbours*
Oth = other

* Excludes cases of slight support

Table V:16 Commonly occurring income combinations.

<u>Sources</u>	<u>No. Respondents</u>
Insurance benefit and household	15
Assistance benefit and household	15
Employment alone	15
Insurance benefit alone	12
Household alone	11
Assistance benefit alone	10
Spouse alone	7
Family alone	6
Insurance and family	6
Assistance and other	6
Employment and family	5
Spouse and family	4

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Table V:17 Number of income sources.

Number of sources	Number of respondents
One	65
Two	83
Three	31
Four	2

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Using this classification, the survey found a striking variety of income strategies: 55 different combinations for a sample of 181. The complex pattern of income sources is also apparent from Table V:17 which shows that 64 per cent of respondents received more than one. However, some combinations were much more prevalent than others. As shown in Table V:16, the six most frequent accounted for 78 (43 per cent of the sample) and the top twelve accounted for 112 (62 per cent). Conversely, all of the remaining combinations were pursued by only three respondents or less.

It is worthy of note that of the 100 respondents in receipt of benefits, 79 combined these with some other form of income. The proportion who did so was the same for both insurance and assistance pensions. Sometimes these combinations included sources of last resort: CARITAS assisted 14 respondents who also received benefits, of which all but one were non-contributory. Five pensioners were forced to turn to neighbours for substantial amounts of economic support and one jubilado made regular

scavenging trips. This supports the earlier finding that the values of all forms of benefit were insufficient to meet the basic requirements of elderly villeros.

A number of studies of the Argentine social security system draw attention to the problem of multiple benefits. In 1990 it was estimated that 7.7 per cent of beneficiaries of the national insurance system received two or more contributory pensions.⁴⁴⁰ Of those surveyed, only three respondents admitted to receiving multiple benefits and in two of these cases this involved an insurance and an assistance benefit. It is probable that a number of others chose not to disclose information about multiple pensions and so it is not possible to gauge the extent of this practice.

The existing literature on elderly income maintenance in Latin America makes few, if any, direct references to the effect of factors other than principle lifetime occupation, thus implying that they are insignificant.⁴⁴¹ Rather than accept this assumption at face value, it is important to verify that factors such as gender, age and location were negligible. This can be done by making comparisons between sub-sets of the sample population.

Gender comparisons show significant differences in a number of

⁴⁴⁰E.Isuani and J.San Martin La reforma previsional argentina: opciones y riesgos, Buenos Aires (1993), p.21.

⁴⁴¹For example, CEPAL El desarrollo de la seguridad social en América Latina, Santiago (1985).

areas. First, as indicated, elderly women (15 per cent) were much less likely to have made social insurance contributions than were men (53 per cent). Gender differences for access to contributory benefits (35 per cent men, 23 per cent women) were clear but not as marked. This was largely caused by the relatively high number of women in receipt of widow's pensions, a result of their greater longevity. As has been shown, women were more likely to receive an assistance benefit or subsidy, but these paid less money and were less reliable. Finally, women (21 per cent) were slightly less likely to continue in employment than were men (29 per cent). Differences in current occupation paralleled those which had occurred during prime working years, with domestic service exclusively female and construction remaining a male reserve.

There were, however, some areas of income maintenance in which there were no discernable differences between the sexes. Overall levels of access to benefits were roughly equal for men and women (53 and 56 per cent, respectively). Similarly, levels of dependence on household and family members were almost identical. For both sexes similar proportions (40 and 37 per cent) were either completely or substantially dependent on these sources. Overall, differences in the types of benefits held and, to a lesser extent, continued employment meant that women were in a somewhat worse economic position than men. This was also reflected in the larger number of women (17 per cent) who were reliant on the support of their partner than was the case for men (10 per cent).

Table V:18 Gender comparisons for ex-informal sector* workers.

Income source	Male informal	Female informal
Ins	7 (20%)	8 (13%)
Ass	9 (26%)	24 (39%)
Spo	2 (6%)	13 (21%)
Emp	15 (43%)	16 (26%)
Hou	12 (34%)	19 (31%)
Fam	10 (29%)	16 (26%)
Fri	3 (9%)	5 (8%)
Oth	8 (23%)	17 (28%)

*includes construction and domestic service.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

To what extent were these gender differences essentially reflections of respondents' principal lifetime occupations? As was shown earlier, men (49 per cent) were much more likely to have worked in the formal sector than women (14 per cent). By comparing income patterns of men and women who worked exclusively in the informal sector, it is possible to isolate the gender effect. Table V:18 shows that women who had worked in this sector were less likely to be in receipt of an insurance benefit than were their male counterparts. It is also worthy of note that virtually all such women were in receipt of widow's pensions and not benefits for which they personally had made contributions. By contrast, no male ex-informal sector worker received a widower's pension. Likewise, gender differences in access to assistance benefits, dependence on spouses and likelihood to continue in employment were as clear for informal sector workers as they were for the total sample.

Nevertheless, even gender differences between informal sector workers may have been influenced by the type of informal activity pursued. As has been shown, the majority of women in this sector were domestic servants, whereas men were most frequently engaged in construction. The proportion of the former who made sufficient contributions (9 per cent) was much lower than for the latter (48 per cent). There is no evidence to suggest that this reflected a greater predisposition among males to make contributions, and so the disparity must have resulted from a larger element of formality within construction, which obliged workers to contribute. Conversely, the greater likelihood of men to continue working in the informal sector may have reflected the nature of building work, which lent itself to occasional odd-jobbing changas much more readily than domestic service, which was usually based on regular hours. Likewise, it is possible that gender differences for access to assistance benefits simply have resulted from higher levels of insurance coverage among men rather than greater female participation in local initiatives.

Thus, whilst it is evident that previous employment had a significant effect on income patterns, it is unclear whether this entirely discounted the influence of gender. Despite the problems of separating the effects of these two variables, it is clear that women who had worked in domestic service were in a particularly disadvantageous position, despite the support of old employers. This partly accounted for their activism in local organisations.

Table V:19 Comparisons of income sources between villas.

Income source	Villa Jardín	Villa Azul
Ins	29 (32%)	11 (20%)
Ass	25 (27%)	16 (29%)
Spo	10 (11%)	9 (16%)
Emp	24 (26%)	13 (24%)
Hou	32 (35%)	21 (38%)
Fam	25 (27%)	14 (25%)
Fri	3 (3%)	6 (11%)
Oth	11 (12%)	13 (24%)

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

It is also useful to draw comparisons between the elderly living in Villa Jardín and Villa Azul. Here, again, is important to take the effect of past employment into account since residents of VJ (32 per cent) were twice as likely to have worked in the formal sector as those of VA (16 per cent). This, in turn, led to a larger proportion with insurance benefits in the former (33 and 20 per cent, respectively). Table V:19 shows that there were no other clear differences in elderly income sources between the two villas. However, as was mentioned earlier, the majority of assistance benefits in VJ were DNA subsidies, whilst in VA the majority were provincial or municipal pensions. Thus, there were two identifiable differences between the villas: the likelihood of having worked in the formal sector and the type of assistance benefit received.

Table V:20 compares sources of income for respondents aged under 70 and over 69 years old. It shows a number of predictable

Table V:20 "Young" versus "old" old.

Income source	Aged under 70 years	Aged 70 and over
Ins	29 (24%)	21 (34%)
Ass	25 (21%)	24 (39%)
Spo	17 (14%)	6 (10%)
Emp	36 (30%)	6 (10%)
Hou	38 (32%)	24 (39%)
Fam	32 (27%)	16 (26%)
Fri	6 (5%)	4 (7%)
Oth	22 (18%)	16 (26%)

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

disparities. Older respondents were more likely to be eligible for benefits and had participated in the labour market at a time when there were more opportunities for formal work: hence their greater coverage. Younger ones were more willing and able to continue in employment, which, in turn, reduced their eligibility for benefits. The larger proportion of younger respondents relying on income from a partner reflected the greater probability that both were still living. There were no clear differences for other potential sources of income.

Differences between the two villas and Argentina as a whole were much greater than differences between them or their constituent groups. As shown in Table V:21, these were evident for principle lifetime employment and all sources of income once elderly. Differences in access to insurance benefits roughly mirrored the relative importance of informal employment. This was only partly compensated for the targeting of assistance pensions and grants.

Table V:21 Comparisons between villas and Argentina as a whole.

		Survey	Argentina (cerca 1990)
Principle lifetime occupation(a)	Formal	29%	78.9 to 80.9% (c)
	Informal	23%	13.2 to 11.6%
	Domestic	30%	7.9 to 7.5%
	Housewife	14%	No data
Insurance (b)		28%	60.9%
Assistance (b)		27%	6.9%
Current employment (d)		20%	8.4%
Family support		38% (e)	10.3% (f)

(a) not including rural labour or domestic service, based on PREALC's 1982 classification.

(b) coverage of population aged over 65 years old (see appendix 2 for national estimates).

(c) 1950 and 1980 data.

(d) population over 65 years old.

(e) complete or substantial reliance.

(f) CELADE sample survey.

Sources: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ); PREALC Mercado de trabajo en cifras: 1950-1980, Santiago (1982); E.Isuani and J.San Martin La reforma previsional argentina: opciones y riesgos, Buenos Aires (1993); ILO Economically active population, 1950-2025, Geneva (1986); CELADE Argentina: situación y necesidades de la tercera edad. Algunas ciudades seleccionadas, Santiago (1989).

The table also shows that elderly villeros were more likely to remain in employment and receive support from other family members. It is understandable that these income sources took on more importance in the villas, given the reduced levels of access to state benefits.

As with gender, it is difficult to separate the effect of location from that of occupation. If high concentrations of informal employment in the villas occurred mainly because such workers were unable to live elsewhere, the underlying determinant remained occupation. However, it is also possible that residents had more difficulty in obtaining formal employment because of their status as villeros. For example, employers may have been reluctant to take on workers from neighbourhoods facing the threat of eradication. In this case, the critical factor was location.

Thus, it is often difficult to separate the effects of factors such as gender, location and age from those of employment. Rather than discount their importance, however, it is useful to understand the ways in which they interact with each other.

4) Actual versus potential access to state benefits.

It has already been demonstrated that access to insurance benefits by gender and by neighbourhood roughly paralleled the relative importance of formal activities and pension contributions. However, Table V:22 shows that this was not a perfect relationship, since 40 per cent of those who claimed to have made sufficient payments were not in receipt of a jubilación. Even taking into account that this figure may have been exaggerated by a number of false testimonies, it cannot be entirely discounted. Conversely, a small number of respondents who had made insufficient contributions had been able to obtain

a benefit.

Table V:22 Contributions and receipt of insurance benefit.

	Sufficient	Some	None
None	23	28	93
Employee	28	3	0
Public	3	0	0
Self emp.	3	0	0

Source: Questionnaire, Buenos Aires 1992-3 (VA,VJ and VZ).

Table V:23 Criteria determining eligibility for assistance benefits.

Criteria (cumulative)	Men	Women	Total
Without insurance or assistance benefit	37	44	81
Over 64 years old	21	22	43
Spouse without benefit	19	15	34
No potential household support*	11	10	21
Serious health problems	8	7	15

* Households where fewer members aged under 65 were receiving a regular monthly income than the total number of members.

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Eligibility criteria for means-tested assistance pensions were more complicated and partly depended on the subjective judgement of the assessor. Thus, it is less easy to compare patterns of potential eligibility and actual access to such benefits. Table V:23 selects a number of criteria which were generally applied in means testing: age, health, benefits held by spouses and household income. It shows that over half of those without any benefit were aged 65 or over. The number of respondents potentially eligible for assistance is gradually reduced as other criteria are taken into account. This leaves a total of 14 respondents who fulfilled all the criteria used here. It should be emphasised that these criteria are not necessarily the same as those which were used by means testing agencies for the various benefits. The fact that a large proportion of those who were receiving assistance did not fulfil all the criteria indicates that means-testing was inconsistent or less stringent than it might have been. Conversely, it is possible that other factors were taken into account. These may have included a general assessment of the claimants' living conditions, although it is probable that residence of a villa in itself would satisfy this criterion.

Taken together, Tables V:22 and V:23 show that, according to the information they provided, 37 respondents were clearly eligible for benefits which they did not receive. In addition, a much larger number were apparently no less eligible for state benefits than respondents already in receipt of them. Thus, it is important to consider what factors helped create these

disparities between potential and actual access.

Table V:24: Respondents pursuing pension claims.

	Men	Women	Total
Total	15	17	32
Under 6 months	5	7	12
Don't remember	1	2	3
Insurance	7	5	12
Assistance	8	11	19
PAMI supplement	0	1	1

Source: Questionnaire, Buenos Aires 1992-3 (VA, VJ and VZ).

Disparities between potential and actual access to benefits were largely the result of a number of administrative failings. As mentioned in chapter three, Argentina compared favourably with other Latin American countries in terms of the proportion of its total social security budget devoted to administration.⁴⁴² However, lower expenditure may not have reflected administrative efficiency. It is important to take into account their speed and effectiveness in delivering services.

Table V:24 shows that 33 respondents were pursuing claims for state benefits. For those who had been doing so for over six months, the average period of pursuit was three and a half years. In seven cases, respondents claimed to have been pursuing claims for five or more years. Predictably, a larger number of respondents were making claims for assistance pensions than

⁴⁴²Chapter three, pp.112-113.

insurance ones. These results were in line with national data for insurance pension claims in early 1994, which revealed that 100,000 were awaiting clarification, with an average delay of many months.⁴⁴³

The limited availability of information about the full range of benefits and how to obtain them partly accounted for the disparities between potential and actual access. A number of respondents were seriously misinformed about these procedures. Haidee Filipetti in Villa Azul recounted a conversation with her terminally ill mother and uncle:

He said "Look, Angelita", (Mother was called Angelita) and he said "Haidee won't get the pension." [Mother replied] "Why won't they give it to her, why won't they let her have it. Yes, as far as I'm concerned I'm sure they'll pay her -an unmarried daughter [in fact, Haidee was also a single mother], she's 32, an adult, an only child. Of course she'll get the pension!" (I used to care for my mother and everything). My brother got up and said no, I wouldn't.⁴⁴⁴

A similar case was that of Juan Jugo, who assumed that holding an assistance benefit would automatically disqualify him from pursuing a claim for a better-paid insurance one.

JJ: "I could have had been a jubilado not a pensionado [person in receipt of assistance benefits]..."
Interviewer: "And it would be worth your while to get a hundred pesos a month more."
JJ: "Of course it would. Because if I was a jubilado they'd give me more than the thing I get now, wouldn't I...But I'll tell you this, I can't go and make a claim for it there [central offices in the Federal Capital], because the boys there are going to turn me down because I've already got the [assistance] pension."⁴⁴⁵

⁴⁴³See "En las cajas hay 100,000 trámites jubilatorios esperando definición." in Clarín, Buenos Aires, 23.3.94.

⁴⁴⁴Tape VA4 142-150.

⁴⁴⁵Tape VA7 257-283.

Many respondents who lacked information about claims relied on local organisations rather than state agencies to obtain it for them. This was particularly important in Villa Jardín, whose "Centro Los Jóvenes del Noventa" was well-informed about bureaucratic procedures.⁴⁴⁶ According to Ana Mitri:

Interviewer: Are you making claims for any other pensions?

AM: No, no. I'd like to but -they gave me some addresses. But I don't know. What do I know? I don't know where to go to for it. I've got no idea what goes on. Norma [secretary of the Centro] told me that maybe I could do something to make a claim. At least something to be sure that they'll pay you every month. If you want a help: maybe just a little bit, but its still a help.

Interviewer: And do you have information about this kind of pension?

AM: No. And I don't know where to go....Its a long time since I last saw her [Norma]. "Maybe you can make a claim for a pension", she said "that's better than this one [DNA subsidy]" she said "Its possible. There are some people who've been getting it for the last ten years" she said...."So", she said "It's worth your pursuing this, isn't it."⁴⁴⁷

Ana Gorostiaga provided a similar testimony:

Interviewer: Are you pursuing any pension claims?

AG:...at this moment, only the one that they're doing over there [Centro]...This claim for the pension, for whatever pension it is that they're doing now....Silvia [founder of Centro] told me "Why are you waiting?". She, Silvia, had told me that it wasn't right that my husband, who should have been a jubilado but hadn't been granted one, was still working. And then she sent me to make some photocopies...

Interviewer: Who are paying out this pension?

AG: I don't know. The state. What do I know?...

Interviewer: What part of the state do you think is paying out this pension?

AG: I don't know. They say that La Plata [seat of provincial government] is going to help, La Plata is going to pay. But I don't know when it'll pay.⁴⁴⁸

As was shown in the previous chapter, in the case of VA's Grupo, even local community leaders were sometimes ignorant of procedures and relied on the expertise of external professionals.

⁴⁴⁶See chapter four.

⁴⁴⁷Tape VJ5 105-150.

⁴⁴⁸Tape VJ3 268-301. Also see tape VJ6 206-222.

In villas where local organisations were less developed or well-informed about pension requirements, elderly individuals had to seek advice from other sources, such as lawyers. In some cases these provided their services free of charge.⁴⁴⁹ However, it was more frequently the practice to promise such lawyers a share of whatever benefits were eventually obtained. According to Venite Tibursi:

VT: I'm always going and going to see this lawyer. I'm sick of her...
Interviewer: And when did you start seeing a lawyer? Recently?
VT: Just now..to see if I could get my jubilación. And they still won't give me it...When it comes I'll have to pay her.⁴⁵⁰

As well as an economic cost, working with lawyers often involved a degree of risk. According to one elderly villero:

There are lawyers who specialise in this kind of thing [pension claims]...but it's always a risk because you never know if you're going to die while they they're doing it. If you die the lawyer keeps all the jubilación for himself. And so there's no willingness to get it done fast.⁴⁵¹

Another gave a first-hand account of her treatment by an unscrupulous lawyer:

You know he [husband] had a lawyer...Then he made a claim because he had fallen when he was working...both his legs were really bad...they sent him a lawyer, but this lawyer just disappeared. And he didn't give me back his identity papers...nor the papers for his jubilación or our marriage certificate...and this happened about four years ago. Well, my daughter-in-law went over to the pension office to find out what was happening.

⁴⁴⁹See Eulogia Barreto who obtained free legal advice from a lawyer who volunteered her services to the local church (tape VA3 217-225).

⁴⁵⁰Tape VA8 103-108 and 202-209. See tape VJ6 25-30 for a similar account.

⁴⁵¹Tape VJ2 209-218.

They told her we had to wait. We had to wait and that that lawyer wasn't to interfere any more.⁴⁵²

Obtaining information was less difficult for those who had worked in large, formal sector firms, who often received free assistance from the company lawyers. Ana Gorostiaga pointed out how straightforward the pension claim of her husband, a stevedore, had been:

There in the port they did everything for him, they did it all...He didn't have to go around sorting it out...No, they gave him his jubilación right there in the port. They made all the contributions. All of them.⁴⁵³

For the majority of those who had worked in the informal sector and/or had been self-employed the general lack of information about pension procedures made respondents dependent on the good will of local organisations or the services of untrustworthy lawyers. As has been shown, these third parties themselves often had incomplete information about all the available benefits. Clearly, then, the failure of state agencies to disseminate accurate information represented a serious obstacle to initiating and successfully concluding pension claims.

A second problem which confronted claimants was the complexity and bureaucracy of the procedure to obtain most benefits. According to Carmelo Mesa-Lago:

..the granting of [insurance] benefits [in Latin America] is usually conducted through judicial litigation in which the insured have to prove

⁴⁵²Tape VJ5 153-176.

⁴⁵³Tape VJ3 1/330-348.

their rights through documentation, witnesses, and so forth. This makes the process more complicated, time consuming and expensive..⁴⁵⁴

Such problems could deny even relatively well-informed claimants the pensions for which they were potentially eligible. One elderly lady described the process of making a claim for an assistance pension:

I had to make the claim, go to the tribunal...I had to come and go, you know. Sometimes they were there, sometimes there wasn't anybody...I had to go to Wilde [approximately 10 kilometres away] to Tribunal Number One...I made the claim for the pension. I did it for almost five years...Do you know how much I used to have to go from place to place?⁴⁵⁵

During the period of interviewing a number of respondents were attempting to obtain the PAMI pension supplements which had just been introduced.⁴⁵⁶ Several had been thwarted by the number of visits they needed to make to different government offices. Eugenia Borda described the process of obtaining the PAMI supplement for her invalid husband:

I went to the [Federal] Capital to do all the paperwork. It was right opposite the parliament building. I went there to make the claim for him...I had to go there right away: that was where they sent me. And I did all the paperwork and then I had to bring the papers back here so that he could sign them and then I had to go back there again taking them the papers so that he'd also get this subsidy. After that he got the 50 peso subsidy. Also, this was here in PAMI, they sent me back there [to Federal Capital] and it took me the whole day because I couldn't find the place. I walked around and around and I couldn't find it. At last, when I was tired out, I managed to find it. And I did all the papers there. I had to bring them here again for him to sign them and then go back.⁴⁵⁷

⁴⁵⁴C.Mesa-Lago "social security: ripe..", p.203.

⁴⁵⁵Tape VJ7 528-542.

⁴⁵⁶See chapter three, p.125.

⁴⁵⁷Tape VA6 188-206.

Ana Gorostiaga gave a similar account:

AG: I have to take [PAMI] the papers..They told me you had to go to the bank to ask for the supplement but..I went to collect the money and they told me it wasn't there yet...You have to take photocopies of your birth certificate, everything, his identity papers, his last wage slip..to PAMI..its on the corner of Chacabuco and Alsina streets in the [Federal] Capital... The lady working there told me that I had to do this and that, make a sworn declaration, make photocopies of his last wage slip show his identity papers.

Interviewer: And where do they make the sworn statements?

AG: They gave me a form there. I had to call the police [located a kilometre away from VJ]..to get it signed in front of them and pay the contributions which we still had to make.⁴⁵⁸

Often respondents were required to present large numbers of documents before they could make their pension claims. These included photocopies of their identity papers, receipts for past contributions, sworn statements about personal income and the wage slips of other relatives. Frequently, these papers were lost and obtaining replacements added to the bureaucratic obstacles of making a claim.⁴⁵⁹ Juanita Morales described how a neighbour would be able to obtain a new identity card:

She lost it recently, but I've already told her to go where everyone else goes. They'll give her a new card there. I've already told her. And she doesn't remember her [identity] number but it doesn't matter because they give it to you just the same..Yes, they do it just the same, because they'll go and look in the civil registry.⁴⁶⁰

These problems were particularly serious for immigrants from neighbouring countries many of whom had never obtained official

⁴⁵⁸Tape VJ3 1/360-388. Her claim that she had to pay outstanding pension contributions is confusing, since her husband had obtained a jubilación some years previously. It is possible that she confused this with the fee for obtaining the sworn statement.

⁴⁵⁹Tape VA7 235-245.

⁴⁶⁰Tape VJ6 35-40.

identity papers in the first place. Similarly, a number of respondents who had made pension contributions to provincial funds in distant parts of the interior faced great difficulties in obtaining replacement copies. Also, those who wished to pursue claims for widow's pensions for partners who had not secured the jubilacion before their deaths, had to overcome a number of severe obstacles.⁴⁶¹ Even without these added complications, many elderly villeros found organising their paperwork a considerable challenge. Ana Gorostiaga described the problems besetting her claim for an insurance benefit:

I had a problem with my boss and my boss didn't want to know me after that... What I had to do was ask him [employer] for all the papers to..present them to the Ministry of Social Action. I made the claim but my papers were wrong because one was signed for the year -I began to work there in 1977. I had worked two months. Then in 1979 I came back there again...and so I had worked there for enough time when I made the claim [in 1988]...This is the receipt I have from when I returned there...I've got lots of receipts. This is the only one here because I don't know where the other ones are because..all the things are jumbled up. I kept them all in a box and my son was moving some furniture. He picked it up and it broke and there was all the box where I'd put everything..There were lots of papers I'd gathered together and put there. I kept them for whatever might crop up. They told me to present all the papers that were there to a lawyer so that they could get me a pension.⁴⁶²

This experience contrasted with the subsequent claim which Ana Gorostiaga made for an assistance pension. Here, the "Centro Los Jóvenes Del Noventa" took on most of the responsibility for handling documentation.

I have to provide two documents. I still need my boy's signature, and the signatures of my daughter and her husband and another daughter and her husband. That's all, just these papers. Then I hand over all of them to them [the Centro]. They're in the file which Norma [secretary of Centro]

⁴⁶¹Tapes VA3 195-205 and VJ4 300-305.

⁴⁶²Tape VJ3 1/150-190 (tape VJ6 278-325 provides a similar testimony).

keeps.⁴⁶³

The ability of respondents to obtain information, organise their papers and pursue claims varied considerably and was in part determined by factors such as education, motivation, health and financial resources. Of these, the respondent's health was often the critical factor. As shown in Table V:24, 15 respondents identified as potentially eligible for assistance benefits had serious health problems, including blindness and paralysis. In some cases other relatives were able to pursue the claim on their behalf.⁴⁶⁴ Even after the claim had been granted, elderly villeros had to find someone to collect the benefit for them every month. According to Eugenia Borda:

I'm going to have to waste three or four hours in a queue [which she did every month] because...he [husband] can't see any more. And I, because he can't stay standing for hours, I have to go. I go to collect it for him.⁴⁶⁵

She also pointed out the financial cost of making claims: bus fares, photocopying and other expenses may have been beyond the means of the poorest elderly.

You have to have the money to go from place to place, coming and going. What if you don't have any?⁴⁶⁶

⁴⁶³Tape VJ3 1/270-280.

⁴⁶⁴Tape VA8 188-206.

⁴⁶⁵Tape VA6 161-166. Also, see tape VA4 119-125.

⁴⁶⁶Tape VA6 204-206.

For Juan Jugo, this had been an insurmountable obstacle:

I made contributions everywhere, but I'm not going to go hunting for them because I don't have any money and you can't go in circles from place to place if you don't have any. That's why I'm not going to go looking for all that stuff.⁴⁶⁷

The time, energy and money which villeros often needed to expend in order to obtain benefits, along with uncertainty about when, if ever, they would be successful, may have meant that the opportunity costs (either real or perceived) of pursuing claims out-weighed the final gain. These costs were particularly high for those with poor education, the self-employed, the disabled and those lacking cash for bus fare and photocopies: the very groups most in need of assistance pensions.

A number of respondents were able to circumvent the numerous barriers to making claims by using personal contacts or resorting to clientelism. In the case of Sra Eulalia Cristobál, several years of unsuccessful attempts to obtain an assistance pension were brought to a sudden end due to the intervention of her son, who worked in the municipal mayor's office:

I waited and waited. Then a lady came here from the municipality [Lanús], the chief. She came to my house and told me "Sra Cristobal your contributions are all paid up." And then my elder son and Quindimíl [municipal mayor] presented me with my papers. Quindimíl's from Lanús, have you heard of him?...he [son] came one night with a lady in a car, she was Quindimíl's secretary. We went off with my son and I was given the letter which gives me a pension. Yes, and Quindimíl presented it to me...He knows me very well because my son works with him. My son is a secretary for Quindimíl.⁴⁶⁸

⁴⁶⁷Tape VA7 271-275.

⁴⁶⁸Tape VJ7 562-588.

During informal conversations, another interviewee, Eulogia Barreto, made a series of references about cultivating links with the local Radical party association as a means to obtaining an assistance benefit. However, she was not prepared to discuss this in detail when the interview was being taped:

Interviewer: Also, you were speaking to people from the Radical party?
EB: Yes [laughs nervously].
Interviewer: What came of that?
EB: No, I didn't speak to them, I didn't go there..They sent me some letters but I didn't go and tell them anything.
Interviewer: What did the letter say?
EB: I didn't bring the letter here [she lived next door].
Interviewer: What did it say more or less?
EB: That I come. That I help them with my vote, so that they, the Radicals, can keep up the good work.
Interviewer: What are they going to offer you?
EB: They didn't say anything. Work, just work. I didn't speak to them, not personally. I didn't go to their offices...
Interviewer: Is it possible that they could help with your pension claim?
EB: Yes, I think so.
Interviewer: Let's hope so. [Both laugh].⁴⁶⁹

As has been shown, access to state benefits was, metaphorically speaking, something of a lottery. At times it was in the literal sense. Chapter three refers to the granting of assistance pensions in the early 1950s being turned into a media extravaganza.⁴⁷⁰ Similar practices were apparent during the election campaign of 1988. Several elderly living in Villa Azul who had obtained assistance pensions through the Grupo and provincial social workers were forced to participate in a stage-managed lottery as part of an open-air political rally. Haidee Filipetti described the spectacle:

⁴⁶⁹VA3 225-246.

⁴⁷⁰Chapter three, p.104.

HF: Now they're giving me this pension.

Interviewer: The assistance pension?

HF: Yes, the assistance one I got in a lottery...It was a thing that the president of here [the Grupo] Doña María [Perez] took me to. We got these things like..coupons. Everyone was there -the girl [social worker]. And what was that thing called that I signed? The councillor was there too. I stayed put and they started the lottery. One person won, then another..

Son interrupts: They were from the Province of Buenos Aires.

HF: Bingo! I had the [winning] paper!...I was waiting there and María told me "Stay put and if you're in luck they'll pick your number out." "Oh, please God, María." And there was one lady, then another and then "Haidee Filipetti!" It was me! "Oh, look, María, it's me!". I was overcome with emotion, dear, and they were even filming it and everything. I could collect the money right away, they paid me inside a month.

Interviewer: Did all the people [in VA] who got assistance pensions get them at this lottery?

Eulogia Barreto [secretary of Grupo] interjects rather nervously: No, no, no. I don't think there was anyone else.

HF: [disagreeing with EB] No, no, no. Then they gave out plots of land. Yes, they gave us plots.

Interviewer: How many people got assistance pensions there?

Son: Twenty-four people, twenty-four, I think.

Interviewer: Were there other lotteries?

EB: No, no. There just seems to have been one. It didn't come back again. There seems to have been just the one. I don't know because I didn't go.

HF: [disagreeing with EB again] No, lots. The little old lady around the corner. Lots of people got pensions...

Interviewer: Were the press there?

HF: All of them as well as the television. A plane came. The councillor came by helicopter.

Son: No, it was the governor of the Province of Buenos Aires. The old one when Alfonsín was still in power [Sr Cafiero, a Peronist].⁴⁷¹

Eulogia Barreto gave the impression of wishing to play down the importance of the lotteries. This paralleled her reticence in front of the tape recorder when describing her own political contacts. This may have been because, unlike Haidee Filipetti, she was aware of the illicit nature of such clientelistic practices and preferred discretion. Another interviewee, Juan Jugo, made reference to what may have been another stage-managed pension presentation in a school.⁴⁷²

Conversely, elderly villeros occasionally lost their benefits due to the corrupt practices of officials, lawyers and even

⁴⁷¹Tape VA4 208-275.

⁴⁷²See tape VA7 177-190.

relatives. Again, Haidee Filipetti recounted her experiences:

Interviewer: Your father used to work for the railway?

HF: Yes.

Interviewer: And he had problems with his pension?

HF: Yes.

Interviewer: Could you give me a little more information about this?

HF: It turned out that..father died and so they passed the pension on to my mother. My mother got me a card and kept everything [documentation] from the railway safe, she kept absolutely everything. She made a card so that I could go and collect it for her -a trustee....What happened then? ..mother died and he [her uncle] came. He said "Look, Haidee", my uncle Salvador Corso told me "Look, Haidee, I'm going to take you to the railway but you have to give me them [the papers] now. They're going to give you money for your mother's funeral.". Because when mother died they had to pay for the funeral..And so he took me there. We had to take the receipts for the stupid thing [funeral], because you have to have all your papers in good order there. We got the receipt for the stupid thing signed. It was the man who had attended her, the mortician.

He [uncle] took me and we went upstairs, not to the pension offices but to the railway ones. And he said "Here, I've brought her" he said to the main boss "This here is the daughter of Augustín Filipetti."..."Good", he [the official] said "We're going to pay you, you're due the money for your mother's funeral." And I asked him "Aren't I due the pension as well, sir?" "No you're not eligible, you won't get it." "And why won't I get any of the pension?" "Because you just won't, miss", he said "The railway already gave it to your father and mother. The Fraternidad [railway union] is different. If your father had been, if he had paid the Fraternidad, then yes you would get it." Then he told me, he made me sign, a piece of paper like this, he made me sign, so I signed.

Then it turned out that after a long time a neighbour came by. "I'm going to take you to a lawyer of mine. You ought to be getting your father's jubilación. The railway should be paying it you." Well, we went to the lawyer's and my neighbour's lawyer told me "Yes, missus, they made you sign and now another person is receiving the pension...It should be yours, missus, you alone. Its your pension. You've got all the papers." I've got all of them, everything. Look at them! I've still got the stuff, the date of death. Look at that! "It should have been yours, missus. Why did you sign?" "My uncle made me sign."...This man who loved my mother so much. Look what he did to me. They told me that he's the one who's getting it.⁴⁷³

There are a number of possible explanations for this sequence of events. It is possible, but unlikely, that the lawyer was mistaken or lying in order to make a commission. It is more probable that Haidee was tricked in some way, since the virtual closed shop operating in the railways during the period of her father's employment meant that opting out of membership dues to

⁴⁷³Tape VA4 117-213.

the Fraternidad was very difficult.⁴⁷⁴ However, when her mother died, some time around 1952, Haidee was only in her early thirties and clearly not eligible for a benefit according to the criteria applied in the early 1990s. During the 1950s there were no assistance benefits at the national targeting single mothers⁴⁷⁵, although it is possible that benefits were available through trades unions or local government agencies.⁴⁷⁶ Thus, it is plausible that the "railway office" was staffed by a corrupt official, who deprived Haidee of her pension rights.

This was the only reference made by respondents to being cheated out of state benefits and so it is unlikely that this was a widespread occurrence. Nevertheless, it indicated the vulnerability of poorly educated villeros and provided another disincentive to actively pursue claims.

5) Conclusions.

As has been shown, the patterns of income for elderly villeros and their underlying causes were complex and not always obvious. Consequently, few generalisations can be made about their economic condition. Whilst levels of insurance coverage were much lower than elsewhere in GBA, jubilados still accounted for 28 per

⁴⁷⁴R.Thompson "Trade union organisation: some forgotten aspects" in J.Adelman, ed Essays on Argentine labour history, 1870-1930, London (1992), pp.165-6.

⁴⁷⁵P.Ross "Policy formation..", pp.336-8.

⁴⁷⁶Chapter three gives an account of Peronist welfare initiatives for the elderly.

cent of respondents. In the great majority of cases, elderly villeros combined income from two or more sources. This reflected the inadequacy of benefit values and the low wages paid for such part-time employment as changas and laundry work. Support from family members was more commonplace than in Argentina as a whole but this did not reflect an ethic of helping or prioritising the needs of the elderly. Instead, as the various testimonies indicated, it was more usual to prioritise the needs of young children.

Whilst patterns of elderly villero income maintenance displayed some elements of duality between the formal/insurance and informal/assistance sectors, this generalisation did not always hold true and it disguised the existence of numerous important sub-groups of respondents. Among the most disadvantaged were women who had worked as domestic servants, those with serious health problems and those without any economically secure relatives.

The survey also indicates that there was a gap between potential entitlement to state benefits and actual access to them. This may have been larger for assistance than insurance pensions, depending on the eligibility criteria used. The "benefit gap" was largely due to the failings of public agencies, including the inadequate dissemination of information, needless bureaucratic obstacles and delays in following up paperwork. More generally, it reflected the attitudes of responsible state bodies and government officials, who balked at taking a pro-active approach,

actually seeking out potential claimants, rather than waiting for them to visit offices located in the city centre.

No other studies of potential and actual access to benefits exist for Latin America. As such, it is not possible to draw comparisons between the villas studied here and other areas. There are, however, various reasons for concluding that the "benefit gap" was more prominent in the villas than in other parts of GBA. A larger proportion of elderly villeros had been working in the informal sector and had been either self-employed or employed in small firms which were less likely to give them assistance with paperwork and legal matters. Moreover, a number of studies have shown that levels of educational attainment among villeros were significantly lower than other groups.⁴⁷⁷ As a result, the process of making an insurance pension claim was much more challenging for many villeros. If it is recognised that the benefit gap for assistance pensions was particularly large, the villeros' high degree of reliance on such support increased their vulnerability. Finally, as was shown both in this chapter and the preceding one, effective local organisations specifically targeting the needs of the elderly played a significant role in facilitating access to benefits. The absence of PAMI-funded Centros de Jubilados in the villas studied thus constituted another restriction on villeros' access to state support.

Both the high proportion of elderly villeros who had made no insurance contributions and their occasional reluctance to pursue

⁴⁷⁷See Table IV:1.

benefit claims could, at times, be explained in terms of opportunity costs (either real or perceived). As has been shown, it may not have appeared rational for villeros to defer consumption or to trust a share of their income to a large, bureaucratic apparatus. Likewise, the efforts required to obtain information and overcome administrative obstacles to obtaining a benefit may have out-weighed its short-term value. These opportunity costs were often greater for elderly villeros than for other groups because of their economically marginal status.

CONCLUSIONS.

Virtually all the existing literature on social security and other aspects of income maintenance in Latin America examine the impact of a single institution on a broad swathe of groups. This thesis takes a different approach, focussing on one relatively narrow group (elderly villeros), but including all relevant institutions. This enables a more complete investigation which includes the historical evolution of both the group and institutions studied and a detailed analysis of their position in the early 1990s. It draws attention to the ways in which institutions combine to provide elderly villeros with a framework of opportunities and constraints.

There are a number of historical parallels between the economic conditions of elderly villeros in the early 1990s and those of newly-arrived immigrants at the start of the century. In both cases, the public sector and free market failed to ensure satisfactory housing conditions or provide for contingencies such as old age and invalidity. Each group sought solutions to these hardships amongst themselves, through mutual aid societies and low cost accomodation on one hand, or juntas vecinales and NGOs on the other. However, it would be dangerous to over-emphasise the similarities of these situations. In the first period Argentina was enjoying, and would for some time continue to enjoy, sustained, rapid economic growth: real wages were generally increasing and the state was gradually up-grading its social policies. In the second the country was emerging from the

worst of a series of acute economic recessions and the state was seeking to reduce its welfare role. Thus, opportunities at the beginning of the century for immigrants to seek their own solutions were greater than those for the elderly villeros of today.

High levels of transatlantic immigration were the principal reason why Argentina experienced accelerated demographic ageing several decades before most other Latin American countries. This was the result of two effects. First, immigrants had lower fertility levels than the host population. Secondly, immigrants were mostly young adults. This caused a bulge in the national age pyramid which gradually worked its way upwards over time. By the 1930s and 1940s these "immigrant cohorts" were reaching old age. Whilst these cohorts had disappeared by the 1970s, the momentum of demographic ageing was sustained by changes in the population as a whole.

Premature demographic ageing created the need for effective welfare programmes. However, the establishment of a public sector welfare monopoly in the middle decades of the twentieth century was not a response to demographic trends, nor was it prompted by the breakdown of pre-existing structures. Although mutual aid societies had run into financial difficulties during the First World War, they had continued to grow rapidly until the 1940s. Church organisations had also expanded their activities. Instead, the public sector monopoly reflected the prevailing developmentalist orthodoxy which advocated high levels of state

intervention in all areas of the economy. This did not involve the administrative restructuring and financial rationalisation of existing piecemeal state welfare initiatives. Rather, the expansion of the system led to the multiplication of institutional weaknesses. Within 30 years of its instigation, it had become apparent that the public sector monopoly in its current form was both financially unsustainable in the medium term (indeed, it jeopardised the success of the economy as a whole) and was failing to provide effective, universal protection to groups such as the elderly.

The state welfare monopoly also failed to prevent the rapid expansion of villas de emergencia within Greater Buenos Aires. A proportion of the surpluses initially accumulated by social insurance funds were channeled into cheap housing programmes but this policy was financially unsustainable in the long-run. Temporary government camps, such as Villa Cartón, generally deteriorated into villas in their own right.

To what extent was the failure of the state monopoly attributable to inherent weaknesses of the public sector? Had the post-war performance of the economy been stronger and had state welfare programmes been implemented along more rational lines, it is conceivable that many of the problems which beset the social insurance system could have been avoided or resolved relatively painlessly. Some insights can be obtained with reference to the cases of Brazil and Mexico, both of which enjoyed impressive growth in the post-war era, yet these country's welfare systems

were also suffering severe crises by the 1980s. Moreover, the social security systems of Brazil and Mexico, as in much of Latin America, contained similar institutional weaknesses to those which afflicted the Argentine one. Many of these resulted from a failure to demarcate clearly the respective roles of state and government. This encouraged bureaucratic featherbedding and the precedence of short-term political objectives over longer-term economic rationalism. Thus, the disorganised implementation of the state welfare monopoly in Argentina was the inevitable result of an inherent weakness in the way the public sector was utilised in Latin America.

From the mid-1970s there were increasing indications of a shift away from the public sector welfare monopoly. However, this did not bring about an improvement in the provision of services to the elderly nor did it solve the problem of the villas. Forced eradication programmes mainly served to modify the distribution of shanties within GBA rather than reduce their total populations. Attempts to down-grade the commitment of the state to shoring up the social security system met with stiff political resistance. Nevertheless, the change in policy orientation gradually brought about a number of significant modifications in the pattern of large-scale institutional support for groups such as the elderly. Greater opportunities were created for the participation of NGOs, local associations and private insurance companies. However, these were unable to fully compensate for gaps in state provision. By the early 1990s more radical changes were sought, including the partial privatisation of the national

social insurance programme.

The historical evolution of welfare programmes had bequeathed an unfortunate hybrid of statism and pluralism. Public sector agencies were of a scale and complexity associated with an embracing welfare state. However, this was not matched by the financial resources allocated them. This problem combined with a low standard of personnel, many of whom had been recruited for political reasons, to reduce the quality and quantity of coverage afforded groups such as the elderly. At the same time, attempts were made to pass an increasing amount of responsibility onto non-state agencies, which were not equipped to meet this challenge.

The failure of the welfare system was clearly reflected by the experiences of elderly villeros. Among this group, contributory pensions were much less widespread than was the case for GBA as a whole. This was in large part due to a greater tendency to have avoided insurance contributions in the past, although a significant minority of unprotected elderly claimed to have made some or all such payments. Low levels of insurance coverage had been partly, but by no means completely, compensated for by the targeting of assistance benefits. Despite this, a number of villeros who were clearly entitled to such assistance did not receive it. Thus, it was possible to identify gaps between potential entitlement and actual access both to insurance and assistance pensions. These gaps were largely due to the ineffectual administration of state agencies. This included the

inadequate dissemination of information about available benefits and procedures, overly-complex bureaucratic processes and a failure to take a pro-active approach to identifying those most in need. At the same time, there were sharp discrepancies between the benefits promised by the system and the financial provision made for them. For insurance programmes this was reflected in pension values which fell short of legally-stipulated minimums. For assistance it had led to long waiting lists for benefits which should have been immediately available.

By the early 1990s, a great variety of non-state institutions were seeking to improve the economic condition of elderly villeros. In each of the three villas studied outside actors had helped establish local associations. These primarily served as conduits for resources distributed by state agencies, such as local government assistance programmes. They also served as sources of information about available benefits and their bureaucratic requirements. As such, they provided an important bridge between state agencies and the groups which were theoretically being targeted. Among such organisations knowledge of welfare programmes and contacts (formal or otherwise) with external agencies were very varied. This had led to clear discrepancies in the types of assistance benefits most frequently held in the different villas.

The failure of large-scale institutions to provide adequate economic support to elderly villeros meant that many depended upon personal strategies for a good part, if not all, of their

income. Elderly villeros were more likely to continue in employment than those living elsewhere, although this usually entailed informal or part-time activities. Support from family members, particularly those beyond the household, was higher than that recorded by surveys of other districts. However, in the great majority of cases, elderly villeros received no such family support or were themselves the providers. A small but significant number of respondents had no income whatsoever and were reduced to relying on the charity of neighbours or the contents of rubbish tips.

.....

The thesis argues that elderly villeros were "doubly marginal", in terms of their age and their residence in shanty towns. This was reflected in their education, employment (past and present), access to contributory pensions, general expectations and political attitudes. In a comprehensive, universal welfare state, such a group would receive considerable assistance to compensate for its position of relative disadvantage and vulnerability. In an economy where welfare coverage is less complete, available resources should be focussed on the needs of such groups. Whilst there were some indications of assistance targeting in the three villas studied, several of the most acutely deprived individuals remained without any form of state support. Rather than increasing the likelihood of support, restricted mobility (through illness, disability or a fear of crime), a lack of education or even a lack of disposable income often served as barriers to obtaining benefits.

The failure of state agencies to reach the most deserving and vulnerable elderly would not have been avoided by leaving this task to the private and voluntary sectors. The thesis shows that NGOs and local initiatives usually had few monetary resources of their own to fill this gap. Informal support from friends and neighbours was unsystematic and largely restricted to the most desperate cases. High unemployment reduced the capacities of both the elderly to fend for themselves and family members to provide support. Finally, the expansion of private insurance was of no relevance, since such companies only sought to include individuals with high and reliable income streams.

Rather than reducing the role of the public sector, the best prospects of improving the economic condition of the most disadvantaged elderly villeros were through the administrative reform of assistance agencies and the provision of funding which reflected the true number of elderly eligible for benefits. Key elements of administrative reform would have been the reduction of bureaucratic red tape and increased efforts to actively seek out deserving cases, possibly by developing better links with local initiatives. Reform should also have included reversing the trend of administrative fragmentation, which increased staffing costs and led to a complex range of often over-lapping benefits, with different eligibility criteria and procedures for making claims. A more unified administration and array of benefits would have greatly facilitated the dissemination of information to target groups and increased the accountability of the agencies involved.

The combined reform and up-grading of assistance for the elderly would have been an enormous challenge, requiring considerable planning and expertise. One way in which this might have been facilitated would have been by bringing such programmes within the activities of the INSSJP. Through the PAMI programme, the Institute had already obtained much experience of providing non-contributory services to jubilados and had developed a national network of community organisations. By extending its activities to include all the aged population, it would have been possible to avoid bureaucratic duplication and to reduce any dualism between insured and non-insured elderly. The privatisation of the social insurance system had not threatened the status of the Institute, which was considered a separate entity.

What lessons can be drawn from the Argentine case for countries in Latin America and beyond which are now experiencing accelerated demographic ageing? First, the thesis shows that elderly welfare would be best provided by strengthening and reforming the role of the public sector, not minimalising it. The privatisation of pension programmes may be a short cut to reducing administrative efficiency and increasing returns on contributions, as well as stimulating capital markets. However, it is of no relevance for groups which are unable to make insurance contributions, be they to the public or private sector. The testimonies of villeros indicate that neo-liberal policies which deregulate labour markets and promote the growth of the informal sector reduce the capacity of workers to make contributions. Such policies will increase the need for social

assistance as these workers become elderly and may therefore simply constitute deferring the cost of provision to future generations.

Secondly, efforts should be made to establish effective, participative grassroots organisations for elderly, especially those experiencing severe poverty. These organisations can be used to disseminate information about available benefits and procedures. They may also draw attention to individuals in acute need and thus facilitate the targeting of assistance.

Thirdly, policies need to consider the elderly as part of a household unit rather than as individuals. If the welfare of other household members, particularly young children, is ignored, elderly individuals are themselves likely to suffer. The same problem will arise if employment opportunities for the main household breadwinners are reduced.

Finally, the Argentine experience shows that, although demographic ageing is in itself a desirable process, it must not be considered a costless one. If the material needs of the elderly are not provided for effectively, ageing may simply constitute an extension of privation and misery rather than an enrichment of lifetime opportunities.

APPENDIX : QUESTIONNAIRE.

HOUSEHOLD QUESTIONNAIRE

1. Accomodation:

- Installed piped water
- Installed electricity (legal or illegal connections)
- Gas supply (installed in the network or cannister)
- Exclusive use of bathroom
- Exclusive use of kitchen

2. Members of household:

Relation with head	Name	Age	Sex	Civil status	Occupa -tion	Benef -its	Income
-----------------------	------	-----	-----	-----------------	-----------------	---------------	--------

<u>Civil status:</u>	<u>Relation with head:</u>	<u>Occupation(s):</u>
1=single	1=head	0=child (under 10)
2=partner	2=spouse	1=work full time
3=married	3=child	2=seeking work
4=separated	4=father	3=pensioner
5=divorced	5=sibling	4=student
6=widow(er)	6=grandchild	5=housework
	7=son-in-law	6=other (specify)
	8=daughter IL	7=not known
	9=other	8=work part time

INDIVIDUAL QUESTIONNAIRE.

A) PERSONAL HISTORY.

1. Sex
2. Age
3. Were you born in this neighbourhood?
 - if no: where were you born
when did you come to GBA/this neighbourhood
4. What was your principal lifetime occupation?
5. What social insurance contributions did you make?
6. What other benefits did your employment include?
 - compensation for dismissal
 - holidays
 - aguinaldo
 - others

B) PRESENT EMPLOYMENT.

1. At present do you have paid employment?
 - if no: are you seeking paid employment at present?
 - if yes: What type of employment do you have?
2. Does this employment include:
 - compensation for dismissal
 - holidays
 - aguinaldo
 - social insurance
 - other benefits
3. Do you work out of economic necessity?
4. If your present employment is not your principal lifetime one, for what reasons did it change?

5. Is your income from employment substantial or slight?

C) PENSIONS.

1. At present, are you in receipt of a pension or jubilación?

If not, why not?

2. How old were you when you retired?

3. Did you have difficulties obtaining your pension? (specify)

4. What type of pension or benefit do you receive?

Contributory	- <u>jubilación</u>
	-invalidity pension
	-widows' pension
	-other (specify)

Non-contributory	-ANSES old age benefit
	-DNA subsidy
	-other (specify)

5) How much is your benefit worth?

6) Does your benefit cover your basic needs more than adequately, adequately or less than adequately?

D) TENURE.

1. Are you:

- an owner-occupier
- a tenant
- living in the home of a relative
- other (specify)

E) FAMILY AND FRIENDS.

1. What type of support do other household members offer you?

- money
- accommodation
- general care
- other (specify)

2. Is this support substantial or slight?

3. What type of support do you offer other household members?

- money
- accomodation
- general care
- other (specify)

[Repeat for relatives living beyond the household]

4. Do you have friends?

- no
- one
- a few
- many

[Repeat questions 1-3 for friends and neighbours]

E) INCOME AND NEEDS.

1. Please indicate if at present your needs are very satisfied, satisfied, dissatisfied or very dissatisfied:

- money
- health
- housing
- nutrition
- clothing

2. I am going to read you a list of sources of income. Can you tell me from which you regularly obtain money?

- employment
- benefit
- rents or savings
- household members
- other relatives
- friends and neighbours
- local organisations
- other (specify)

3. For each of these, was the income you received slight or substantial?

4. Could you estimate the amount of money you obtained from each of these every month?

G) EVALUATION OF THE INTERVIEW.

1. How reliable were the informant's responses

- mostly reliable
- some were reliable
- mostly unreliable

2. How well did the informant appear to understand the questions:

- very badly
- badly
- reasonably well
- well

3. How did the informant respond to the interview:

- very negatively
- negatively
- indifferent
- positively
- very positively

BIBLIOGRAPHY.

Interviews.

1) Taped:

S. Connor, Help Age International (HAI), London, 18th January 1994.

Dr R. Masobrio, Secretaría de Asistencia Social, Lanús, 22nd April 1993.

S. Simone, Centro de Promoción y Estudios de la Vejez (CEPEV), Buenos Aires, 26th May, 1993.

VA3: Eulogia Barreto, Villa Azul, June 1993.

VA4: Haidee Filipetti, Villa Azul, June 1993.

VA6: Eugenia Borda and Justo Suarez, Villa Azul, June 1993.

VA7: Juan Jugo, Villa Azul, June 1993.

VA8: Venite Tibursi, Villa Azul, June 1993.

VJ2: Stefanía Holdowanska, Villa Jardín, February 1993.

VJ3: Ana Gorostiaga and Juan Moyano, Villa Jardín, March 1993.

VJ4: Elsa Barrera, Villa Jardín, March 1993.

VJ5: Ana Mitri, Villa Jardín, March 1993.

VJ6: Juanita Morales and Orlando Maldonado, Villa Jardín, February 1993.

VJ7: Eulalia Cristobál, Villa Jardín, February 1993.

2) Informal interviews:

S. Giovannini, Pensions Officer, Italian Embassy, Buenos Aires, 29th March 1993.

A. de Micheli, Subsecretaría de Asistencia Social, Lomas de Zamora, 5th November 1992.

C. Oetel, Dirección Nacional de Ancianidad (DNA), Buenos Aires, 26th March 1993.

N. Redondo, Programa de Asistencia Médica Integral (PAMI), Buenos Aires, 27th May 1993.

S. Tussini, Social Assistance, Italian Consulate, La Plata, 18th May 1993.

S. Vázquez, Dirección Provincial de la Tercera Edad, La Plata, 18th May 1993.

Official reports and surveys.

1) Argentine Republic:

Academia Nacional de Ciencias Económicas Estadísticas históricas argentinas: compendio 1873-1973, Buenos Aires 1973.

Argentine Republic Censo nacional 1914. Tomo III: población, Buenos Aires 1916.

Argentine Republic Primera conferencia nacional de asistencia social, volumen 1, Buenos Aires 1934.

Comisión Nacional de la Vivienda Plan de emergencia, Buenos Aires 1956.

Caja Nacional de Jubilaciones y Pensiones La situación de los funcionarios de la administración nacional en la actividad y la pasividad, Buenos Aires 1914.

Consejo Federal de Inversiones (CFI) Algunos aspectos cuantitativos de la población extranjera originaria de países limítrofes, Buenos Aires 1973.

CFI Las transformaciones socioeconómicas del área metropolitana. reconversión industrial y empleo: 1960-1987, anexo estadístico, Buenos Aires 1987.

CFI Estructura social de la Argentina. Volumen 2: Capital Federal, Buenos Aires 1989.

CFI Estructura social de la Argentina. Volumen 4: Buenos Aires, Buenos Aires 1989.

Consejo Federal de Seguridad Social de la República Argentina Informe acerca de la factibilidad financiera del plan argentino de seguridad social, Buenos Aires 1967.

Departamento Nacional de Trabajo Condiciones de vida de la familia obrera, Buenos Aires 1937.

Instituto Nacional de Estadística y Censo (INDEC) Cuadros inéditos. IV censo general 1947. Características de familia y convivencia, estado civil y fecundidad, Buenos Aires 1948.

INDEC Censo nacional de población, 1960. Tomo 1: total del país, Buenos Aires 1961.

INDEC Censo nacional de población, familias y vivienda -1970. Resultados obtenidos por muestra (total del país), Buenos Aires 1973.

INDEC Anuario estadístico de la República Argentina.1979.1980, Buenos Aires 1981.

INDEC Censo nacional de población y vivienda, 1980 (total del país), Buenos Aires 1983.

INDEC La pobreza en la Argentina, Buenos Aires 1984.

INDEC Trabajadores por cuenta propia. encuesta del Gran Buenos Aires 1988, Buenos Aires 1989.

INDEC Censo nacional de población y vivienda 1991: Capital Federal, Buenos Aires 1993.

INDEC Censo nacional de población y vivienda 1991: Total del país, Buenos Aires 1993.

INDEC Evolución reciente de la pobreza en el Gran Buenos Aires 1988-1992, Buenos Aires 1993.

Instituto Nacional de Previsión Social (INPS) Previsión Social, Buenos Aires 1991.

Ministerio de Bienestar Social Plan de erradicación de las villas de emergencia de la Capital Federal y del Gran Buenos Aires, Buenos Aires 1968.

Ministerio de Finanzas de la Nación, Caja Nacional de Ahorro Postal Ahorro obrero: manual para el dirigente, Buenos Aires 1950.

Ministerio de Hacienda, Dirección Nacional de Estadística y Censos Informe demográfico, 1944-1955, Buenos Aires 1956.

Ministerio de Trabajo y Seguridad Social El empleo y las condiciones de vida en las villas de emergencia del Gran Buenos Aires, Buenos Aires 1987.

Ministerio de Trabajo y Seguridad Social Sistema nacional de previsión social: su evaluación y situación a fines de la década del '80, Buenos Aires 1990.

Ministerio de Trabajo y Seguridad Social, Secretaría de Seguridad Social Acciones significativas desarrolladas en el año 1992, Buenos Aires 1993.

Programa de Asistencia Medical Integral (PAMI) El centro de jubilados, Buenos Aires 1992.

PAMI Programa social integral, Buenos Aires 1992.

Presidencia de la Nación, Comisión de Tierras Fiscales Nacionales

Programa Arraigo. Un país para siempre, Buenos Aires 1993.

Secretaría de Economía, Superintendencia de Seguros de la Nación Información estadística. Seguro de retiro, Buenos Aires 12th November 1991 to 26th February 1993.

Secretaría de Trabajo y Previsión, Crónica mensual de la Secretaría de Trabajo y Previsión, Buenos Aires, January 1946.

Secretaría de Estado de Vivienda Inversión en vivienda: participación del sector público, Buenos Aires 1969.

M. Vargas de Flood and M. Harriague, Argentine Republic, Ministerio de Economía El gasto público consolidado, Buenos Aires, November 1992.

2) Province of Buenos Aires:

Provincia de Buenos Aires Censo socioeconómico en villas de emergencia, La Plata 1981.

Provincia de Buenos Aires Misión de aproximación rápida. Asentamiento: Villa Azul, La Plata 1985.

Provincia de Buenos Aires, Ministerio de Economía, Censo socioeconómico en villas de emergencia, La Plata 1981.

Provincia de Buenos Aires, Ministerio de Hacienda, Economía y Previsión Buenos Aires en cifras, La Plata 1947.

3) Municipal governments:

Municipalidad de la Ciudad de Buenos Aires, Comisión Municipal de la Vivienda Censo de villas de emergencia, Buenos Aires 1992.

Municipalidad de Lomas de Zamora, Subsecretaría de Acción Social Comunicación de la Subsecretaría de Acción Social: información para los C.O.C., mimeo, Buenos Aires 1992.

3) Other government sources:

British Government, Department of Overseas Trade Report on economic and commercial conditions in the Argentine Republic, London 1939.

United Kingdom, Central Statistical Office Social trends 24, London 1994.

4) International agencies:

Comisión Económica para América Latina (CEPAL) Análisis y proyecciones del desarrollo económico, V. El desarrollo económico de la Argentina, Mexico 1959.

CEPAL El desarrollo de la seguridad social en América Latina, Santiago 1985.

Comisión Económica para Latinoamérica y el Caribe (CEPAL) Estructura social de la Argentina (Vols 1 and 2), Buenos Aires 1989.

Economic Commission for Latin America and the Caribbean (ECLAC) Statistical yearbook for Latin America and the Caribbean, 1991, Santiago 1992.

ECLAC Changing production patterns with social equity, Santiago 1990.

ECLAC Statistical yearbook for Latin America and the Caribbean, 1980, Santiago 1981.

ECLA Statistical bulletin for Latin America, volume 8, Santiago 1969.

International Labour Organisation (ILO) Economically active population estimates: 1950-1980. Projections: 1985-2025. Volume 3, Latin America, Geneva 1986.

ILO Introduction to social security, Geneva 1984.

ILO The cost of social security. Thirteenth international enquiry, 1984-86. Basic tables, Geneva 1990.

Pan American Health Organisation Mid-life and older women in Latin America and the Caribbean, Washington 1989.

Programa Económico para América Latina y el Caribe (PREALC) Mercado de trabajo en cifras, 1950-1980, Santiago 1982.

PREALC El desafío de la seguridad social: el caso argentino, Santiago 1989.

PREALC Newsletter number 32, Santiago 1993.

United Nations (UN) Economic and social aspects of population ageing in Argentina, New York 1991.

UN World population prospects, 1990, New York 1991.

UN World population prospects, 1992, New York 1993.

UNESCO Statistical yearbook 1991, Paris 1991.

UNICEF Informe preliminar sobre Villa Azul, Buenos Aires 1990.

World Bank Argentina: from insolvency to growth, Washington 1993.

World Bank Averting the old age crisis, Oxford 1994.

Reports by non-governmental organisations.

Centro Interdisciplinario de Estudios sobre el Desarrollo Latinoamericano Los partidos políticos en América Latina. Desarrollo, estructura y fundamentos programáticos. El caso argentino, Buenos Aires 1990.

Centro Latinoamericano de Demografía (CELADE) Argentina: situación y necesidades de la tercera edad. Algunas ciudades seleccionadas, Santiago 1989.

Centro de Promoción y Estudios de la Vejez (CEPEV) Evaluación de la situación de los ancianos en Villa Jardín y diseño de una estrategia de abordaje. Trimestre junio-agosto 1990, mimeo, Buenos Aires 1990.

Comisión Nacional de la Caritas Argentina Memoria y balance, período 1987-1990, mimeo, Buenos Aires 1991.

Fundación de Investigaciones Económicas Latinoamericanas (FIEL) Argentina: la reforma económica 1989-1991. Balance y perspectivas, Buenos Aires 1991.

FIEL El gasto público en la Argentina, 1960-1985, Buenos Aires 1987.

La Fundación para la Atención Integral del Anciano y la Familia (FAIF) Talleres para la tercera edad: testimonios de sus protagonistas, Córdoba 1990.

La Fundación de Organización Comunitaria (FOC) Las educadoras sanitarias comunales de Lomas de Zamora: síntesis y experiencia de los programas, mimeo, Buenos Aires 1991.

FOC Informe de avance del proyecto de tercera edad, julio-noviembre 1991, mimeo, Buenos Aires 1991.

FOC Proyecto de integración de la tercera edad como educadores sanitarios comunales, mimeo, Buenos Aires 1990.

Grupo de Análisis y Desarrollo Institucional y Social (GADIS) Directorio de organizaciones no gubernamentales de promoción y desarrollo de Argentina, Buenos Aires 1992.

El Grupo de la Tercera Edad "Unión y Esperanza" Libros de actas, Buenos Aires, 1988 to 1992.

J. Scipione et al (GALLUP) Situación de los beneficiarios del sistema nacional de previsión social, mimeo, Buenos Aires 1992.

Núcleo de Estudos de Políticas Públicas (NEPP) Brasil 1987: relatório sobre a situação social do país, Campinas 1989.

Newspapers and journals.

Ambito Financiero, Buenos Aires. Various editions in 1993.

CARITAS es compartir, Buenos Aires, September 1992.

Clarín, Buenos Aires. Various editions between 1992 and 1994.

El Cronista, Buenos Aires. Various editions between 1992 and 1993.

Financial Times, London, 13th January 1994.

Horizontes, Help Age International, London, November 1993.

Humor, Buenos Aires, October 1988.

Informe CARITAS, Buenos Aires, September 1992.

La Comunitá, Buenos Aires. Various editions in 1993.

Latin American Weekly Reports, London, 20th November 1986.

L'Italiano, Buenos Aires. Various editions in 1993.

Microsemanario, Buenos Aires, 28th June 1994.

Movimiento; revista de la agrupación "11 de marzo", Buenos Aires, April 1993.

Página 12, Buenos Aires. Various editions between 1992 and 1993.

El País, Montevideo, 31st March 1991.

Previsión Social, Buenos Aires, April 1991.

Review of the River Plate, Buenos Aires. Various editions between 1952 and 1963.

La Seguridad Social en la Argentina, Buenos Aires, January and April 1993.

Secondary sources.

P. Aguirre Impacto de la hiperinflación en la alimentación de los sectores populares, Fundación para el Cambio en Democracia Documento No.2, Buenos Aires 1990.

L. Alschuler "Argentina: from egalitarian stagnation to authoritarian growth" in L. Alschuler, ed Multinationals and maldevelopment, London 1987.

O. Altimir and J. Sourrouille Measuring levels of living in Latin America: an overview of the main problems, Washington 1980.

C. Anglade and C. Fortin "Accumulation, adjustment and autonomy of the state in Latin America", in C. Anglade and C. fortin, eds The state and capital accumulation in Latin America, volume 2, London 1990.

S. Anis "Can small-scale development be a large-scale policy? The case of Latin America." World Development, volume 15 (special issue), pp.129-34, 1987.

J. Arellano Políticas sociales y desarrollo en Chile: 1924-1984, Santiago 1985.

S. Badoza "Typographical workers and their mutualist experience: the case of the Sociedad Tipografica Bonaerense, 1857-80" in J. Adelman, ed Essays in Argentine labour history, 1870-1930, London 1992.

W. Baer The Brazilian economy: growth and development, New York 1989.

S. Baily "Las sociedades de ayuda mutua y el desarrollo de una comunidad italiana en Buenos Aires, 1858-1918." Desarrollo Económico, volume 21, number 84, pp.485-509, 1982.

C. Ball "The experience of FAIF in Argentina." Community Development Journal, volume 27, number 2, pp.140-48, 1992.

A. Ballent "La iglesia y la vivienda popular: la 'Gran Colecta Nacional' de 1919" in D. Armus, ed Mundo urbano y cultura popular. Estudios de historia social argentina, Buenos Aires 1990.

M. Bellardi and A. De Paula Villas miseria: origen, erradicación y respuestas populares, Buenos Aires 1986.

S. Bitar "Neo-liberalism versus neo-structuralism in Latin America" CEPAL Review, number 34, pp.45-62, 1988.

R. Blanco "Social welfare programmes for the elderly in Argentina" in Pan American Health Organisation (PAHO) Mid-life and older women in Latin America and the Caribbean, Washington 1989.

S. Borzutzky "Politics and social security reform." in C. Mesa-Lago, ed The crisis of social security and healthcare: Latin American experiences and lessons, Pittsburgh 1985.

R. Bouzas "Más allá de la estabilización y la reforma? Un ensayo sobre la economía argentina a los comienzos de los "90" "

Desarrollo Económico, volume 33, number 129, pp.3-28, 1993.

A. Brumer "Mobilization and the quest for recognition: the struggle of rural women in southern Brazil for access to welfare benefits" in C. Abel and C. Lewis, eds Welfare, poverty and development in Latin America, London 1993.

A. Bunge El seguro nacional, Buenos Aires 1917.

A. Bunge "La carestía de la vivienda" Revista de Economía Argentina, volume 4, number 23, pp.389-414, 1920.

A. Bunge "Setenta años de inmigración" Revista de Economía Argentina, volume 17, number 100, pp.299-306, 1926.

J. Carpio, et al "Precariedad laboral en el conurbano bonaerense. resultados de un estudio sobre pobreza." in P. Galin and M. Novick, eds La precarización del empleo en la Argentina, Buenos Aires 1991.

M. Castells The city and the grassroots, Berkeley 1983.

S. Chant "single-parent families: choice or constraint? The formation of female-headed households in Mexican shanty towns" Development and Change, volume 16, number 4, pp.635-56, 1985.

J. Charmes "Introduction" in D. Turnham, B. Salome and A. Schwartz, eds The informal sector revisited, Paris 1989.

S. Cochrane "Effects of education and urbanisation on fertility" in R. Bulato and R. Dee, eds Determinants of fertility in developing countries. Volume 2. Fertility regulation and institutional influences, London 1983.

M. Conniff "Introduction: towards a comparative definition of populism" in M. Conniff, ed Latin American populism in comparative perspective, Albuquerque 1982.

E. Contreras de Lehr "Ageing and family support in Mexico" in H. Kendig et al, eds Family support for the elderly, Oxford 1992.

W. Cornelius Jr. "Contemporary Mexico: a structural analysis of urban caciquismo" in R.Kern, ed The caciques. Oligarchical politics and the system of caciquismo in the luso-hispanic world, Albuquerque 1973.

R. Cortes "El empleo urbano argentino en los '80" in E. Bustelo and E. Isuani, eds Mucho, poquito o nada. Crisis y alternativas de política social en los '90, Buenos Aires 1990.

R. Cortés Conde El progreso argentino, 1880-1914, Buenos Aires 1979.

S. Cotts Watkins "Conclusions" in A. Coales and S. Cotts Watkins, eds The decline of fertility in Europe, Princeton 1986.

B. Cuenya, A. Rofman, M. Di Loreto and C. Fidel "Proyectos alternativos de habitat popular y ONGs en la Argentina" Medio Ambiente y Urbanización, 1990.

F. Cuvi Ortiz "La seguridad social y la tercera edad" Seguridad Social, number 161, pp.35-61, 1987.

P. Davalos, M. Jabbaz and E. Molina Movimiento villero y estado (1966-1976), Buenos Aires 1987.

H. de Soto El otro sendero, Buenos Aires 1992.

F. Devoto and A. Fernández "Mutualismo étnico, liderazgo y participación política. Algunas hipótesis de trabajo" in D. Armus, ed Mundo urbano y cultura popular. Estudios de historia social argentina, Buenos Aires 1990.

C. Diaz-Alejandro Essays on the economic history of the Argentine Republic, New Haven 1970.

H. Dieguez and H. Petrecollla "Estudio estadístico del sistema previsional argentino en el período, 1950-1972.", Económica, volume 23, number 3, pp.173-214, 1977.

H. Dieguez and H. Petrecollla "La distribución funcional del ingreso y el sistema previsional en la Argentina, 1950-1972" Desarrollo Económico, volume 14, number 55, pp.423-441, 1974.

J. Dominguez "Cuba since 1959" in L. Bethel, ed The Cambridge history of Latin America, volume 7, Cambridge 1990.

S. Draibe "An overview of social development in Brazil" CEPAL Review, number 39, pp.47-62, 1989.

P. Drake Socialism and populism in Chile, 1932-52, London 1978.

A. Escobar and S. Alvarez, eds The making of social movements in Latin America: identity, strategy and democracy, Oxford 1992.

C. Escudé Aspectos ocultos de la salud en la Argentina, Buenos Aires 1976.

G. Escudé and S. Guerberooff "Ajuste macroeconómico, deuda externa y ahorro en la Argentina" in C. Massad and N. Eyzaguirre, eds Ahorro y formación de capital: experiencias latinoamericanas, Buenos Aires 1990.

P. Evans, D. Rueschmeyer and T. Skocpol, eds Bringing the state back in, Cambridge MA 1985.

J. Feldman et al Maduración y crisis del sistema previsional argentino, Buenos Aires 1988.

D. Félix "Privatising and rolling back the Latin American state" CEPAL Review, number 46, pp.31-46, 1992.

- N. Ferioli La Fundación Eva Perón, Buenos Aires 1990.
- D. Fernández "NGOs in South Asia: peoples' participation and partnership" World Development, volume 15 (special issue), pp.39-50, 1987.
- C. Fernández Pardo Economía y sociedad de la pobreza en las provincias argentinas, Buenos Aires 1984.
- D. Filho, et al História do marxismo no Brasil. 1. O impacto das revoluções, Sao Paulo 1991.
- H. Finch Historia económica del Uruguay contemporaneo, Montevideo 1980.
- J. Fogarty "Social experiments in regions of settlement." in D. Platt, ed Social welfare 1850 to 1950: Australia, Argentina and Canada compared, London 1989.
- R. Frediani Exigencia y realidad de la política social en América Latina: comparación, capacidad y funcionamiento de los sistemas de seguro social de Chile y Uruguay, Buenos Aires 1988.
- R. Frediani La seguridad social en Latinoamérica: un estudio comparativo del seguro social en Argentina y Colombia, Buenos Aires 1989.
- P. Friedrich "The legitimacy of the cacique" in M.Swartz, ed Local level politics: social and cultural perspectives, London 1968.
- C. Glaab The American city. A documentary history, Illinois 1963.
- G. Germani Estructura social de la Argentina. Análisis estadístico, Buenos Aires 1955.
- G. Germani "Mass immigration and modernization in Argentina" in I. Horowitz, ed Masses in Latin America, Oxford 1970.
- A. Gilbert In search of a home. Rental and shared housing in Latin America, London 1993.
- A. Gilbert and J. Gulger Cities, poverty and development. Urbanization in the third world, Oxford 1982.
- A.Gilbert and P.Ward Housing, the state and the poor. Policy practice in three Latin American cities, Cambridge 1985.
- L. Golbert "El envejecimiento de la población y la seguridad social" Boletín Informativo Techint, 1988.
- L. Golbert "La asistencia alimentaria: un nuevo problema para los argentinos" in S. Lumi et al La mano izquierda del estado: la asistencia social según los beneficiarios, Buenos Aires 1993.
- G. González Galé Jubilaciones y seguros de retiro, Buenos Aires 1929.

M. Gordon Social security policies in industrial countries, Berkeley 1988.

E. Grassi "Dónde viven los trabajadores? Condiciones de trabajo, reproducción y la cuestión de los prejuicios" in S. Hitze, E. Grassi and M. Grimberg, eds Trabajos y condiciones de vida en sectores populares urbanos, Buenos Aires 1991.

O. Grillo and M. Lacarrieu "Actores sociales en la descentralización política administrativa. Estudio de la red vecinalista de Barracas" Medio Ambiente y Urbanización, 1989.

L. Gutierrez and J. Suriano "Workers' housing and living conditions in Buenos Aires, 1870-1930" in J. Adelman, ed Essays in Argentine labour history 1870-1930, London 1992.

R. Hakkert and F. Goza "Demographic consequences of austerity in Latin America" in W. Canak, ed Lost promises: debt, austerity and development in Latin America, Colorado 1989.

A. Hall "Non-governmental organisations and development in Brazil under dictatorship and democracy." in C. Abel and C. Lewis, eds Welfare, poverty and development in Latin America, London 1993.

J. Imaz Los hundidos: evaluación de la población marginal, Buenos Aires 1974.

E. Isuani and H. Mercer La fragmentación institucional del sector salud. Pluralismo o irracionalidad?, Buenos Aires 1988.

E. Isuani and J. San Marín La reforma previsional argentina: opciones y riesgos, Buenos Aires 1993.

E. Isuani "Los orígenes" in J. Feldman, L. Golbert and E. Isuani, eds Maduración y crisis del sistema previsional argentino, Buenos Aires 1988.

E. Isuani "Social security and public assistance" in C. Mesa-Lago, ed The crisis of social security and healthcare: Latin American experiences and lessons, Pittsburgh 1985.

I. Izaguirre Los asalariados del aparato del estado: 1945-76, Buenos Aires 1984.

E. Jelín Los nuevos movimientos sociales/2. Derechos humanos, obreros, barrios, Buenos Aires 1985.

E. Jelín "Family and household: outside world and private life" in E. Jelín, ed Family, household strategies and gender relations in Latin America, Paris 1991.

E. Jelín "The social relations of consumption: the urban popular household" in E. Jelín, ed Family, household strategies and gender relations in Latin America, Paris 1991.

P. Johnson and J. Falkingham Ageing and economic welfare, London

1992.

J. Juarez Los trabajadores en función social, Buenos Aires 1947.

R. Kaplan and N. Redondo "Family care of the elderly in Argentina" in J. Kosberg, ed Family care for the elderly: social and cultural changes, London 1992.

R. Knopoff, et al, eds Dimensiones de la vejez en la sociedad argentina, Buenos Aires 1991.

F. Korn and L. de la Torre "Housing in Buenos Aires, 1887-1914" in D. Platt, ed Social welfare, 1850-1950, Argentina, Australia and Canada compared, London 1989.

L. Landim "Non-governmental organisations in Latin America." World Development, volume 15 (special issue), pp.29-38, 1987.

A. Lattes "El crecimiento de la población y sus componentes demográficos entre 1870 y 1970" in Z. Recchini de Lattes and A. Lattes, eds La población argentina, Buenos Aires 1975.

A. Lattes "Redistribución espacial y migraciones" in Z. Recchini de Lattes and A. Lattes, eds La población argentina, Buenos Aires 1975.

P. Lawless and F. Brown Urban growth and change in Britain. An introduction, London 1986.

H. Leis El movimiento por los derechos humanos y la política argentina, Buenos Aires 1989.

C. Lewis "Social insurance: ideology and policy in the Argentine c.1920 to 1960" in C. Abel and C. Lewis, eds Welfare, poverty and development in Latin America..., London 1993.

C. Lewis "Cycles and macroeconomic policy since the 1930s" in C. Lewis and N. Torrents, eds Argentina in the crisis years (1983-1990), London 1993.

P. Lewis The crisis of Argentine capitalism, London 1990.

W. Little "The popular origins of Peronism" in D. Rock, ed Argentina in the twentieth century, London 1975.

M. Livi Bacci A history of Italian fertility during the last two centuries, Princeton 1977.

P. Lloyd Slums of hope?, London 1979.

P. Lloyd-Sherlock The Instituto Nacional de Previsión Social and social insurance reform in Argentina: 1944 to 1953, Economic History Working Paper, London School of Economics 1992.

P. Lloyd-Sherlock Social insurance reform in an ageing world: the case of Latin America, London 1992.

L. Lomnitz Networks and marginality. Life in a Mexican shanty town, New York 1977.

L. Lomnitz and M. Perez Lizaur "Kinship structure and the role of women in upper class Mexico" Signs, volume 5, number 1, pp.164-68, 1979.

A. MacEwan "Differentiation among the urban poor: an Argentine study." in E. de Kadt and G. Williams, eds Sociology and development, London 1974.

G. Mackenzie Social security in developing countries: the Latin American experience, Washington 1988.

J. Mafud La clase obrera argentina, Buenos Aires 1988.

R. Mallon and J. Sourrouille Economic policy making in a conflict society: the Argentine case, Cambridge Mass. 1975.

J. Malloy The politics of social security in Brazil, Pittsburgh 1979.

W. Mangin "Latin American squatter settlements: a problem and a solution" Latin American Research Review, volume 2, number 3, pp.65-98, 1967.

A. Marshall "Contrataciones flexibles o trabajo precario? El empleo temporario y a tiempo parcial." in P. Galin and M. Novick, eds La precarización del empleo en la Argentina, Buenos Aires 1991.

A. Marshall Políticas sociales: el modelo neoliberal, Buenos Aires 1988.

R. Martínez Norguiera Empresas familiares -su significación social y su problemática, Buenos Aires 1984.

R. Martínez Norguiera "Lifecycle and learning in grassroots development organisations." World Development, volume 15 (special issue), pp.169-78, 1987.

J. Mensa "Algunas consideraciones sobre legislación mutual" Crónica mensual de la Seretaría de Trabajo y Previsión, January 1946.

C. Mesa-Lago Social security in Latin America: pressure groups, stratification and inequality, Pittsburgh 1978.

C. Mesa-Lago The economy of socialist Cuba, Albuquerque 1981.

C. Mesa-Lago "Introduction" in C.Mesa-Lago, ed The crisis of social security and healthcare: Latin American experiences and lessons, Pittsburgh 1985.

C. Mesa-Lago La seguridad social y el sector informal, Santiago 1990.

C. Mesa-lago Social security and prospects for equity in Latin America, Washington 1991.

C. Mesa-Lago "Social security in Latin America and the Caribbean: a comparative assessment" in E.Ahmad, et al, eds Social security in developing countries, Oxford 1991.

C. Mesa-Lago "Social security: ripe for reform" Interamerican Development Bank Annual Report, Washington 1991.

C. Mesa-Lago "Social security and extreme poverty in Latin America" Journal of Development Economics, volume 12, number 1, pp.83-110, 1983.

C. Mesa-Lago "Comparative study of the development of social security in Latin America." International Social Security Review, volume 2, number 26, pp.127-52, 1986.

G. Midre "Bread or solidarity: Argentine social policies, 1983-1990" Journal of Latin American Studies, volume 24, part 2, pp.343-74, 1992.

J. Midgely Social, security, inequality and the Third World, London 1984.

E. Mignone "The catholic church, human rights and the "dirty war" in Argentina" in D. Keogh, ed Church and politics in Latin America, London 1990.

A. Minujim "En la rodada" in A. Minujim, ed Cuesta abajo. Los nuevos pobres: efectos de la crisis en la sociedad argentina, Buenos Aires 1992.

A. Minujim and P. Vinocur "Quiénes son los pobres del Gran Buenos Aires?" Comercio Exterior, volume 24, number 4, pp.393-401, 1992.

B. Mitchell Abstract of British historical statistics, Cambridge 1962.

M. Muller La población anciana de la Argentina: tendencia secular y características recientes, Buenos Aires 1981.

R. Munck Argentina. From anarchism to peronism. Workers, unions and politics, 1855-1985, London 1987.

J. Oddone "The formation of modern Uruguay, c.1870-1930" in L. Bethel, ed The Cambridge history of Latin America, volume V, Cambridge 1986.

M. Oddone "Ancianidad, contextos regionales y redes de intercambio" Revista Médica de la Tercera Edad, 1986.

A. Orsatti "Informalidad y estructura productiva en Argentina." in S. Schatan, D. Pass and A. Orsatti, eds El sector informal en América Latina: una selección de perspectivas analíticas, Mexico 1991.

H. Palomino "El movimiento de democratización sindical" in E. Jelin, ed Los nuevos movimientos sociales/2, Buenos Aires 1985.

E. Pantelides Servicios sociales para la tercera edad en el Gran Buenos Aires, mimeo, Buenos Aires 1988.

M. Passanante Pobreza y acción social en la historia argentina: de la beneficencia a la seguridad social, Buenos Aires 1987.

E. Pastrana "Historia de una villa miseria de la ciudad de Buenos Aires." Revista Interamericana de Planificación, volume 14, number 54, pp.124-42, 1980.

D. Peluffo "El desarrollo del seguro de retiro en la Argentina" Mercado Asegurador, September 1991.

M. Perez-Lizaur "Dynastic growth and survival strategies: the solidarity of the Mexican grand families" in E. Jelin, ed Family, household strategies and gender relations in Latin America, Paris 1991.

J. Perlman The myth of marginality, Berkeley 1976.

A. Portes and M. Castells "World underneath: the origins, dynamics and effects of the informal economy" in A. Portes, M. Castells and L. Benton, eds The informal economy, Washington 1989.

A. Portes and M. Johns "Class structure and spatial polarisation: an assesment of urban trends in the Third World" Tijdschrift voor Economische en Sociale Geografie, 1986.

L. Ramos "Family support for elderly people in Sao Paolo, Brazil" in H. Kendig, A. Hashimoto and L. Coppard, eds Family support for the elderly, Oxford 1992.

S. Ramos Las relaciones de parentesco y de ayuda mutua, Buenos Aires 1981.

H. Recalde Beneficencia, asistencialismo estatal y previsión social/1, Buenos Aires 1991.

Z. Recchini de Lattes "Urbanización" in Z. Recchini de Lattes and A. Lattes, eds La población de Argentina, Buenos Aires 1975.

N. Redondo Ancianidad y pobreza: una investigación en sectores populares urbanos, Buenos Aires 1990.

B. Roberts "The changing nature of informal employment: the case of Mexico" in G. Standing and V. Tokman, eds Towards social adjustment: labour market issues in structural adjustment, Geneva 1991.

D. Rock Argentina, 1516 to 1982. From Spanish Colonisation to the Falklands War, Berkeley 1985.

D. Rock "The Argentine economy, 1880-1914: some salient features" in G. di Tella and D. Platt, eds The political economy of Argentina, 1880-1946, London 1986.

D. Rock "From the First World War to 1930" in L. Bethel, ed Argentina since independence, Cambridge 1993.

J. Roddick The dance of the millions: Latin America and the debt crisis, Birmingham 1988.

A. Rojo Las villas de emergencia, Buenos Aires 1976.

O. Rosales "An assessment of the structuralist paradigm for Latin American development and the prospects for its renovation" CEPAL Review, number 34, pp.19-36, 1988.

N. Sanchez-Albornoz The population of Latin America: a history, London 1974.

C. Sargent Greater Buenos Aires, 1870-1930, Arizona 1974.

R. Sautú "Poder económico y burguesía industrial en la Argentina, 1930-54" Revista Latinoamericana de Sociología, volume 4, number 3, pp.310-40, 1968.

S. Schkolnik "Los cambios en la composición de la población" in Z. Recchini de Lattes and A. Lattes, eds La población argentina, Buenos Aires 1975.

W. Schulthess and R. Lo Vuolo "Transformación del sistema previsional de autónomos: paso inicial para una reforma en la seguridad social" Desarrollo Económico, volume 30, number 120, pp.549-69, 1991.

J. Scobie Argentina: a city and a nation, Oxford 1964.

J. Scobie Buenos Aires. Plaza to suburb, 1870-1910, New York 1974.

K. Sikkink Ideas and institutions. Developmentalism in Brazil and Argentina, New York 1991.

W. Smith "Reflections on the political economy of authoritarian rule and capitalist reorganisation in contemporary Argentina." in P. O'Brien and P. Camack, eds Generals in retreat: the crisis of military rule in Latin America, Manchester 1985.

E. Tenti "Representación, delegación y acción colectiva en comunidades urbanas pobres" in L.Golbert, S.Lumi and E.Tenti, eds La mano izquierda del estado: la asistencia social según los beneficiarios, Buenos Aires 1993.

E. Tenti Fanfani Estado y pobreza: estrategias de intervención, Buenos Aires 1989.

A. Thompson The voluntary sector in transition. The case of

Argentina, Buenos Aires 1989.

A. Thompson "El tercer sector y el desarrollo social" in E. Bustelo and E. Isuani Mucho, poquito o nada. Crisis y alternativas de política social en los '90, Buenos Aires 1990.

R. Thompson "Trade union organisation: some forgotten aspects" in J. Adelman, ed Essays in Argentine labour history, 1870-1930, London 1992.

C. Tobar "The Argentine national plan for erradicating villas de emergencia" in G. Geisse and J. Trueblood, eds Latin American urban research. Volume 2. Regional and urban development policies: a Latin American perspective, London 1972.

V. Tokman "The informal sector in Latin America: from underground to legality" in G. Standing and V. Tokman, eds Towards social adjustment: labour market issues in structural adjustment, Geneva 1991.

S. Torrado Estructura social de la Argentina: 1945-1983, Buenos Aires 1992.

K. Tout Ageing in developing countries, London 1989.

I. Valler Catholicism, social control and modernisation in Latin America, Santa Cruz, California 1970.

V. Vázquez-Presedo El caso argentino: migración de factores, comercio exterior y desarrollo, 1875-1914, Buenos Aires 1971.

A. Vasquez Vialard Derecho del trabajo y de la seguridad social, tomo 2, Buenos Aires 1955.

C. Véliz The centrist tradition in Latin America, Princeton 1980.

B. Villafañe "Las industrias argentinas y la política nacional" Revista de economía argentina, 1926.

D. Vittas and A. Iglesias The rationale and performance of personal pension plans in Chile, Washington 1992.

C. Waisman The reversal of development in Argentina, Princeton 1988.

P. Waldmann El Peronismo, Buenos Aires 1981.

P. Waldmann "The Peronism of Perón and Menem: from justicialism to liberalism?" in C. Lewis and N. Torrents, eds Argentina in the crisis years (1983-1990), London 1993.

R. Walter "The socioeconomic growth of Buenos Aires in the twentieth century" in S. Ross and T. McGann Buenos Aires: 400 years, Austin 1982.

P. Ward Housing, the state and the poor. Policy and practice in

three Latin American cities, Cambridge 1985.

P. Ward "The squatter settlement as slum or housing solution: the evidence from Mexico City" Land Economics, volume 3, number 52, pp.330-46, 1976.

O. Yujnovsky Claves políticas del problema habitacional argentino, 1955/1981, Buenos Aires 1984.

A. Ziccardi Políticas de viviendas y movimientos urbanos: el caso de Buenos Aires, Buenos Aires 1977.

Unpublished material.

G. Barmak and V. Mazzeo Warnes: 30 años en la historia de un pueblo, work in progress.

C. Lezcano La historia de la consolidación de Villa Jardín, Buenos Aires 1982.

S. Lischinsky La afiliación al sistema previsional (1944-1955). Logros y dificultades en su expansión, mimeo, Rosario 1989.

M. Padron Los centros de promoción y la cooperación internacional al desarrollo en América Latina, mimeo, Buenos Aires 1986.

P. Ross "Policy formation and implementation of social welfare in Peronist Argentina", PHD thesis, University of New South Wales 1989.

A. Scheider "Italian immigrants in contemporary Buenos Aires. Their responses to changing political, economic and social circumstances" PHD thesis, University of London, 1992.

A. Thompson Segundo informe de monitoreo: el Centro de Estudios y Promoción de la Vejez, mimeo, Buenos Aires 1991.

E. Villanueva La descentralización de las políticas sociales en la Provincia de Buenos Aires, mimeo, Buenos Aires 1990.