

AGEING AND RURAL SOCIAL SECURITY: THE RECENT EXPERIENCE OF BRAZILIAN UNIVERSALIZATION*

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1 INTRODUCTION¹

Following the approval of the Eloi Chaves Law in 1923 that created Retirement Pensions and Social Security Benefits [Caixas de Aposentadorias e Pensões (CAP)] for urban workers, it took almost fifty years for a social security system for elderly and disabled persons in rural areas to be established in Brazil. This system, based on Complementary Law 11 sanctioned in 1971, was implemented in the following year through the creation of the Rural Workers' Assistance Program/Rural Workers' Social Security and Assistance Fund [Programa de Assistência ao Trabalhador Rural/Fundo de Assistência e Previdência do Trabalhador Rural (Prorural/Funrural)]. It provided social security benefits to rural workers, fishermen (since 1972) and gold diggers (since 1975), offering a low value retirement benefit of half a minimum wage for those aged 65 or over, if males and restricted to the heads of families.

Over 20 years after the establishment of Prorural/Funrural (1971-1992), a universal social security system was set up for elderly Brazilians and the disabled in rural areas, based on the requirements of the 1988 Constitution. This introduced the principles of universal access to social security for elderly Brazilians and for the disabled of both sexes in a special system. The main characteristic of this scheme was the inclusion of informal rural workers, "farmers, sharecroppers and

* This chapter was translated from Portuguese to English by Barbara Melo and Eoin O'Neill and reviewed by Ana Amélia Camarano.

1. Two other chapters in this book also analyse the impact of the expansion of rural social security benefits on the well-being of elderly Brazilians and their families. One (the chapter by Beltrão et al) makes an aggregated analysis based on data from the National Household Sample Survey (Pesquisa Nacional por Amostra de Domicílios) and the other (by Saboia) is based on fieldwork carried out in Bahia and Rio de Janeiro (see Chapter 11).

tenant farmers, gold diggers and small fishermen, as well as their spouses, who carry out familial economic activities without any permanent employees” (art. 194, § 8º, 1988 Federal Constitution).

This informal sector, part of the familial-economic system, to which can be added a small formal sector, i.e., workers who are formally employed, from whose wages social security contributions were deducted, were benefited only in a very precarious manner from the previous system, Funrural, created during the Military Government in 1971.

The main normative changes brought about by the 1988 Constitution, which only effectively came into existence after 1992 were as follows: *a*) equal access for both men and women (the previous system was specifically designed for heads of households only); *b*) reduction in the minimum age for retirement by age (60 years for men and 55 for women); and *c*) establishment of a minimum value for all kinds of benefits of one minimum wage. In the previous system, the value of the Funrural retirement benefit was half a minimum wage and the survival pensions were 30% of the main benefit.

These new rules, applied to formal workers and family farmers, had an immediate social and economic impact. Within three years (1992-1995) there was a dramatic increase in the coverage of rural households and in the participation of social security benefit in family income.

2 CHANGES IN PROTECTION FOR THE ELDERLY BRAZILIANS: FROM THE STRICTLY PRIVATE TO SOCIAL POLICY

The new social protection system for elderly Brazilians, with the sole requirements of having to be a formal or informal rural worker and, obviously, their age, changed the entire history and concept of human protection for elderly persons in Brazil. The tradition of having numerous offspring in rural families had worked in the past as a protection mechanism for elderly parents. The responsibility of caring for and assisting older parents was often with the firstborn or the youngest child (though not exclusively).

The tradition of having large families was, to a certain extent, encouraged by the social policies of the 1940s and 1950s, especially the Bonus Law (Lei do Abono).² A bonus equivalent to 100,000 réis (or US\$ 5.34)³ was given to each head of household who was a father of eight children, with another 20,000 réis

2. Executive Law 3200, dated 1941.

3. These figures were converted into USA dollars taking into account the rate published in Abreu (1989).

(or US\$ 1.1) being given for each additional child.⁴ This was mainly targeted to residents of rural areas.

There is no need to discuss the extent of changes in Brazilian demographic structure over the last 50 years. On the other hand, significant economic changes in the rural world have undermined the conditions that allowed exclusively familial protection of elderly persons. Furthermore, families had experienced an acute impoverishment and social exclusion process from the so-called “conservative modernisation” of Brazilian agriculture (1950/1980).

Within this context, universal rural social security for elderly Brazilians and for the disabled, even though it occurred late, fulfils the function of modern social protection, essential in a democratic society. It allows, within private familial context, the re-empowerment of elderly persons who, on obtaining a social benefit, also obtain a type of subsistence safeguard for their families. This inverts the social role of the elderly Brazilians from being care-receivers to care-givers, within the context of the survival strategies of poor families.

3 EVALUATION OF THE RESULTS OF RURAL SOCIAL SECURITY IN PROTECTING ELDERLY AND DISABLED BRAZILIANS

We carried out a fieldwork in order to evaluate the impact of rural social security on its target population in two successive stages and using the two distinct methodological viewpoints described below. This population is basically composed of elderly and disabled persons and their legal dependents (entitled to benefits upon the death of the beneficiary), from the so-called rural familial-economic system or from formal rural work. Elderly persons are the most important social group in this system. Nowadays, it is responsible for approximately 2/3 of the total benefits paid by the rural social security system.

By privileging in this study the repercussions of rural social security on elderly persons in rural areas, we are not arbitrarily excluding other social groups from the structure of this social protection system, but merely choosing a widely privileged focus within this very special social security system.

The results of the first evaluation done in 1996 [Delgado (1997)] allowed us to find out some important innovations within the scope of social protection for elderly and disabled Brazilians in the rural environment. It is stressed here: *a*) a marked increase in the coverage of the system, measured by the rate of those receiving benefits in relation to the potential public; *b*) the inclusion of rural

4. Art. 29 of the mentioned law.

women under more favourable conditions, compensating for the exclusionary limits imposed under the previous Funrural; and *c*) the dramatic increase in the household income of beneficiaries. This was in general experienced by the very poor population residing in rural areas or small towns (municipalities with less than 50,000 inhabitants).

These results point to a coverage of social security benefits “more favourable to persons residing in small and poor municipalities, regions or states, elderly women and relatively fragile rural economies” within the context of the familial-economic system [Delgado (1997)].

The need for a second evaluation of Rural Social Security arose when the feedback from the pre-evaluation (first evaluation) showed that we had discovered a great social security subsystem operating within the Brazilian rural environment, very different from the former Funrural system. Nevertheless, little was known about their socioeconomic effects while arguments abounded with regard to its financial cost. If on the one hand the pre-evaluation was useful in highlighting the relevance of the survey object, on the other hand, questions arose that could not be answered without more in-depth research.

The new questions were related and are still related to the various changes that have occurred in the living conditions of the target population of the rural social security. These questions could not be answered based on secondary empirical sources. It was necessary to investigate at closer range the family nucleus of beneficiaries. Also, it was targeted to learn about the new social and economic roles that the new retired play within the rural familial economy, from which they originally came and, at present, over which they have a certain degree of influence.

This new set of questions leads to a new research object—the conditions of reproduction of the familial economy affected by rural social security. The method of analysis was a direct investigation of a significant sample of beneficiaries. The results of this second evaluation provide very important clues to assess the new role of elderly persons in this familial economy where different economic/social reproduction strategies in the households benefited by social security. This includes several roles:

In principle, one imagines benefits for those retired due to old age (or disability) to be a means of subsistence to meet the needs of inactive persons and their direct dependents. This is true in the great majority of households (88%), which are located above a given poverty line, with a per capita household income greater than half a minimum wage.⁵

5. For an analysis of the historical evolution and dimension of the subsistence sector, see Delgado (2004).

A second important role of social security is to facilitate family production where retired persons continue to be responsible for family rural establishments. This is the case of half the households surveyed and occurs in two different ways: *a)* the social security benefit is used as a means of familial production; and *b)* the social security benefit acts as a form of agricultural insurance for specific populations, from whom the inherently high risks involved in agricultural production and income are reduced. It operates not only to ensure subsistence but also as insurance for family production. This social group, who are most numerous (roughly 50% of the sample), obtains surplus income after subsistence consumption and invests this surplus in the reproduction of the family establishment.

A third way of inserting the retired person in the family economy is by means of paid or unpaid employment. In this situation, it was found 35% of the three thousand social security beneficiaries selected at random from the household sample surveyed in the Southern region of Brazil. They are most self employed which earnings complements the family income. Employment in the rural or urban labour market, on the other hand, is just marginal.

3.1 Some Empirical Results

Both in the first and in the second evaluations, as briefly described in the preceding section, we collected relevant empirical indicators both before and after the reform of rural social security, i.e., with and without its effects.

From a macro-social point of view, the impact of the reform can be described based on certain general data summarized in Table 1. One can observe that between 1991 and 2002 the absolute number of benefits due to age in the rural system doubled, whereas the unit value of benefits increased from US\$ 44.1 per month to roughly US\$ 70 over the last three years. The financial impact of the reform more than tripled annual expenditure with permanent benefits (payment of retirement benefits and survival pensions), if calculated in constant reais. Before the reform (1991), public expenditures with rural Social Security were related to slightly over four million paid benefits, each costing half a minimum wage. At the end of 2002, this had increased to 7.36 million benefits; each paid a full minimum wage.

On the other hand, this social expenditure plays a very important distributive role in the social sector at which it is aimed. To measure this, we have to use the results of the fieldwork. Only by doing this, we can isolate and compare our target population to the other rural populations without social security benefits.

TABLE 1
GENERAL INDICATORS OF RURAL SOCIAL SECURITY UNIVERSALIZATION

Years	Number of Benefits	Number of Beneficiaries by Age (In Thousands)	Unitary Value of Rural Benefits (US\$ in December)
1991	4,080.4	2,240.5	44.10
1992	4,976.9	2,912.8	47.10
1993	6,001.0	3,855.9	67.30
1994	6,359.2	4,176.2	82.80
1995	6,332.2	4,126.8	100.70
1996	6,474.4	4,102.2	108.90
1997	6,672.3	4,140.2	108.70
1998	6,913.1	4,305.3	108.50
2000	6,895.3	4,012.1	77.25
2001	7,070.6	4,117.3	77.60
2002	7,363.6	4,287.8	56.62

Source: Social Security Statistical Yearbook [Anuário Estatístico da Previdência Social (AEPS)] - 1991 to 2002.

Rural social security benefits together with social assistance benefits amounted to 7.36 million paid benefits monthly. In addition, the household survey of households covered by rural social security reveals that on average 1.78 benefits were paid per household in the Southern region and roughly 1.69 in the Northeastern region. These two regions were responsible for 65% of the (permanent) social security benefits during the year of the survey.

Due to lack of definitive information, we believe it fair to apply the average of these two regional reports (benefits/households = 7.36/1.70) to Brazil as a whole. This indicator shows that roughly 4.3 million households in Brazil constitute a sector socially assisted by rural social security that we shall refer to as S1. Taking this information and the other relevant indicators revealed by the survey, we can compare sector S1 to the information of traditional rural areas gathered by the National Household Sample Survey [Pesquisa Nacional por Amostra de Domicílios (PNAD)]. This allows to find some marked differences for a key-variable in the survey: household income.

Figure 1, 2 and 3 allows us to look at household income for sector S1 (social security and social assistance beneficiaries), compare it to S2 (PNAD rural household sector) and define sector “S2 but not S1”. This for analytical purposes

FIGURE 1
CONFIGURATION OF RURAL SETTING

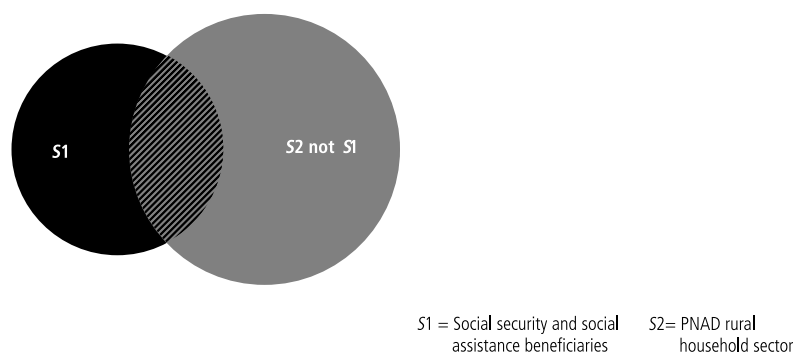


FIGURE 2
AVERAGE HOUSEHOLD INCOME SOUTHERN REGION OF BRAZIL

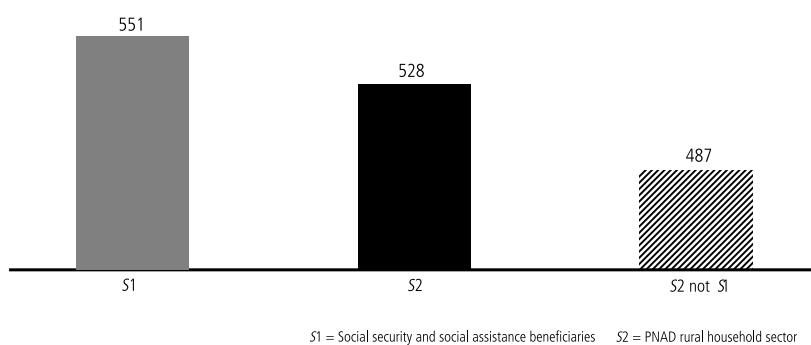
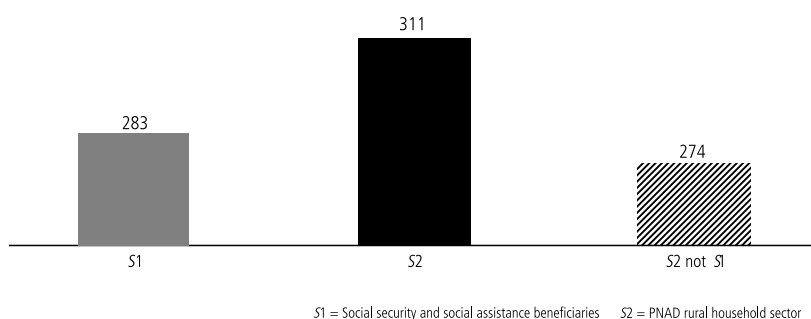


FIGURE 3
AVERAGE HOUSEHOLD INCOME NORTHEASTERN REGION OF BRAZIL



serves as a “sample witness” (or control sample). In the latter, by definition, there are no rural households with retired persons or social security beneficiaries.⁶

Statistical data about rural social security beneficiaries and pensioners, here called *S1*, were obtained from a sample survey of the Northeastern and Southern regions of Brazil. Social security and social assistance beneficiaries in these two regions received about 65% of the total benefits paid to rural areas within the social security system in Brazil in 2002, according to the Social Security Statistical Yearbook—2003.

The household sample constructed for these two regions has specific regional social research aims and can only be used in a supplementary way to estimate national parameters, as in the case of the “benefits/households” estimate. This was obtained for both regions and then extrapolated to the country as a whole.

The household sample was taken from records of names and addresses kept by the Social Security National Institute [Instituto Nacional de Seguridade Social (INSS)]. All kinds of rural beneficiaries were selected from the rural population entitled to lifetime benefits (social security benefits, survival pensions, monthly lifetime income and social assistance benefits) in March 1998. This registration record, broken down by municipalities, was the object of an initial selection from which 300 municipalities were chosen at random in the two macro-regions, with 20 households being chosen in each municipality. A meso-regionalisation was observed for all the regions, which were divided into three sub-areas.⁷

Regional samples of three thousand households (or three meso-regions of one thousand households each) are significant from a statistical point of view, as the mathematical expectation of sample parameters [$E(p) = P + e$] is very close to the parameters in the universe contained in the record of names and addresses of the social security system. Therefore, we are able to define by statistical inference the size of *S1* for the Southern and Northeastern regions and its socioeconomic characteristics based on the results obtained from the household sample of six thousand households surveyed in the fieldwork.

The *S1* sector is, by definition, made up of persons with rural social security and social assistance benefits. All the interactions with other statistical concepts within rural areas such as, for example, the rural household sector of the Brazilian Institute of Geography and Statistics [Instituto Brasileiro de Geografia e Estatística

6. The *S1* sector for Brazil as a whole includes 4.3 million households. Sector *S2*, according to data from the 2000 Demographic Census, contains roughly 8.0 million households. According to 2002 PNAD, *S2* not *S1* (households in rural areas without retired persons) data corresponds to 67.2% of rural households, whereas $S1 \cap S2$ correspond to 32.8% of the total (approximately 2.6 million rural households).

7. For a detailed description of the Sampling Plan of the Survey, see the methodological report [Delgado et al (1999a)].

(IBGE)], herein referred to as S_2 , is based on information obtained from the fieldwork itself (for example, half those interviewed live in rural areas according to the IBGE and almost half the beneficiaries interviewed stated they were “responsible” for the rural unit).

Given the above, it can be seen that the relationship $S_1 \cap S_2$, in terms of household location, is a direct inference of the survey in the Southern and Northeastern regions. On the other hand, the set of rural households that according to PNAD 2002 do not receive any kind of social benefit earnings is called here “ S_2 not S_1 ”, which can be applied to both the Northeastern and the Southern regions. They serve as control samples that check the levels of household income in this subgroup (S_2 not S_1) compared to our sector of direct research, S_1 .

In August/September 1998, average household income of S_1 in the Southern region was US\$ 475, while average rural household income in PNAD (September 1998) was US\$ 447.2 and “ S_2 not S_1 ” income was US\$ 410.4. For the Northeastern region, the numbers were, respectively, S_1 = US\$ 244.9, S_2 = R\$ 268.1 and “ S_2 not S_1 ” = US\$ 236.2.⁸

Household income data illustrates the marked difference between having and not having access to social security system. Households without access to social security, both in the South and the Northeast, gets an income which just in the case of the South is above the poverty line. This is equivalent to a monthly per capita household income greater than US\$ 60.

3.2 The New Socioeconomic Space of Rural Elderly Retired Persons

While the empirical results of the preceding section are very useful in defining the impact of the social security system on family income, they do not completely describe the changes that have occurred in rural family economy brought about by the changes in rural social security.

Table 2 illustrates the demographic structure of the sample of social security beneficiaries that were surveyed in the South and Northeast. The data show a strong concentration of new beneficiaries entering the system after 1992, a fact that results in more than half the sample population being in the 50-to-70-years age group. It can also be seen that in this age composition that women under 55 and men under 60, who must be collecting survival pensions or benefits due to disability, are responsible for less than 10% of the sample in each case. At the other end of the scale, people over 70 years of age, the majority of whom coming

8. These figures were converted into USA dollars according an annual average rate taken from www.ipeadata.gov.br.

TABLE 2
**AGE STRUCTURE OF RURAL SOCIAL SECURITY BENEFICIARIES ACCORDING TO GENDER AND
 REGIONS NORTHEAST AND SOUTH**
 [%]

Age Groups	Northeast			South		
	Total	Male	Female	Total	Male	Female
Under 21	0.5	0.3	0.6	0.1	0.3	0.1
21-54	6.5	4.2	7.8	7.3	5.3	8.4
55-59	8.3	2.0	11.9	10.7	3.2	15.1
60-69	38.2	37.1	38.9	40.1	42.7	38.6
70-79	30.2	36.9	26.3	30.8	36.8	27.2
80-89	14.2	16.8	12.7	9.8	10.6	9.3
90-99	2.0	2.6	1.7	1.0	1.1	1.0
100 and over	0.1	0.1	0.1	0.2	0.0	0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

from the former Funrural, are responsible for almost 50% in the case of men and roughly 40% in the case of women.

Combining the data already discussed in this section and that which will be looked at later, it can be concluded that social policy has helped to create a new socioeconomic space with the following characteristics: *a*) a significant demographic dimension (the so-called S1 Sector); *b*) is inserted in the expanded rural space (rural and micro-urban); *c*) has a level of monetary income that in general frees this sector from poverty-line constraints; and *d*) presents the dominance of elderly persons, the social and economic protagonists in this new social setting.

This change in social policy had both expected and unplanned results—the impact on familial income probably being an expected result. On the other hand, the survey also showed an important revitalizing effect on the so-called rural familial economy and on the actual reconstruction of the Brazilian social-rural setting, in which older retired persons begin to play a somewhat more respectable role. The latter results, which we call unplanned results, need to be more evaluated as they are not the typical results of social security policies.

The revitalization of family farming, observed in the results of the survey, is not an entirely unexpected result, considering that the family-economic system is

included in the target population of the special rural social security system (art. 194, §8º of the Brazilian Constitution). Nevertheless, what is novel is the permanence in half of the households surveyed of productive farming units, composing the economic reproduction strategy of these households and having, in general, a retired person as the head of household (the beneficiary or his/her spouse are heads of household in 84% of the situations surveyed). It can also be noted that the results of the 2002 PNAD confirm the significant presence of social security benefits in rural households, corresponding to 1/3 the total of these households.

In this regard, one should consider a further two highly significant aspects. The first is the significance of the combination of the retired person and the person responsible for the productive rural unit, 48% in the sample of the Southern region and 42% in the sample of the Northeastern region. This result, if extrapolated for the country as a whole, would comprise a very large social segment, with around 2.6 million farming establishments receiving social security retirement pensions or benefits, which are converted in various ways into a kind of agricultural insurance.

This conversion of social security into agricultural insurance is, effectively, an unexpected result, because it introduces a new element in social security policy, i.e., its impact on agricultural production within the abundant family farming sector throughout the country. This information is of great relevance because it points to the conversion of social security into the main instrument of agrarian policy used to support family farming and even the vast segment of subsistence agriculture, significantly, but not exclusively, present in the semi-arid region of Brazil. This mechanism of protection results in the formation of a small surplus in the income of S1 type households (the rural social security beneficiaries) which is basically reinvested in their own productive familial activity. This creates conditions for large reproduction of these family economic units.

Another important result confirmed in the fieldwork, and which in a certain way motivated it, is the discovery of a geographic and social setting in which rural social security beneficiaries can live and socialise with characteristics that are somewhat distinct from the traditional rural sector and, to a certain extent, redefining it in social and economic terms. By working with the records of names and addresses of rural social security beneficiaries and by inquiring exhaustively into their lives, work, income, expenditures on consumption and condition of access to the social security system, the survey identified a new rural setting that did not coincide with traditional rural areas as shown in IBGE's farming and rural statistics.

This new geographic setting coincides with the traditional rural area in half of the households surveyed in the two macro-regions. The other half, however, consists of households situated in the urban area of small municipalities (with less than 50 thousand inhabitants). This accounts for an average of 80% of retired persons in the Northeast and 75% in the South [Delgado (1997, p. 19)]. In this setting, called the “rural micro-urban”, which consists of a “new rural setting”, elderly persons differentiate themselves from others by the fact that they enjoy living conditions and social protection in keeping with the minimum vital necessities guaranteed for subsistence and economic reproduction.

The rural micro-urban setting, in the sense we refer to here, mirrors in its half part the traditional concept of rural households; the other half consists of the agglomerations in the urban zones of small municipalities with up to 50 thousand inhabitants. In this sense, this set of households constitutes a new socioeconomic sector of great relevance when defining rural areas nowadays.

The new rural micro-urban setting, called Sector 1 (S1) in our survey, constitutes in reality the main social component of the so-called “new rural area” and can be explained by the massive impact of social policy on the poorest part of the social agrarian pyramid in Brazil.⁹ Since the origin and recent transformation of the S1 sector is a policy result and not a market issue, it depends, therefore, on the continuity of the universal system of protection for elderly and disabled persons in rural areas. So does the reconfiguration of Brazilian rural areas in terms of the revitalization of the family economy and the subsistence sector.

Continuity, in turn, fundamentally depends today on the financial equation of the rural social security subsystem. This, by its characteristics, shall always have deficit and require complementary resources to pay yearly for the majority of the benefits.¹⁰

4 EFFECTIVENESS AND UNIVERSALIZATION OF THE SOCIAL SECURITY SYSTEM FOR ELDERLY AND DISABLED BRAZILIANS

The previous objective of the fieldwork carried out in the Southern and Northeastern regions in the second half of 1998 was an initial socioeconomic evaluation of the rural social security system. This allowed us to investigate the effectiveness and universalization of rural social security aimed at elderly persons (men aged 60 and over and women aged 55 and over) and the disabled. It should

9. The debate over the concept of the “rural world” present in various surveys and recent works [see Silva (1999) and Abramovay (1999)], introduces numerous aspects to the discussion, such as territory, occupation and economic dynamics. Without denying any of these, this text looks at changes in social policy.

10. For an analysis of the financial structure of the rural social security system, see Delgado and Abrahão de Castro (2003).

be noted that all indicators of effectiveness estimated here were collected in the S1—the household sector in the INSS records (see Figure 1)—, except the external indicators of income and of benefit coverage, taken from PNAD data. The latter shows that in 2002 in the country as a whole 81.6% of elderly persons in rural areas received Social Security benefits. At the same time, we collected the following detailed indicators for the retired persons' Sector (S1).

The effectiveness of the system can be verified using three sets of indicators: degree of coverage, of difficulty in obtaining benefit and of satisfaction of beneficiaries with benefits. In turn, the universalization of the system can be measured by its opposite, i.e., by the proportion of excluded persons among those potentially entitled to receive the social security benefit.

Focusing first of all on the degree of effectiveness of the social security benefit in the rural environment, it is taken that the degree of coverage can be measured using four different criteria, which are as follows:

a) the ratio beneficiaries/total sample population ratio gives a coverage rate of 47.6%, i.e., the percentage of persons living in households that are direct beneficiaries of social security;

b) the ratio of beneficiaries by age/population of elderly persons (at retirement age) in the sample points to a benefit rate of 85.2%. This S1 indicator is close to a similar one calculated using PNAD data (81.6%);

c) the benefits/households ratio gives a coverage rate of approximately 1.78 benefits per household surveyed, which reflects the number of benefits paid per household surveyed; and

d) the benefits/beneficiary population ratio gives a coverage rate of approximately 1.17 benefits per person, which can be explained by the possibility of the same person accumulating more than one benefit, such as, for example, a retirement benefit due to age and a survivor's benefit on the death of a spouse.

The effectiveness of social security coverage can also be estimated by the "degree of difficulty" in obtaining benefits, as shown in Table 3. The average degree of difficulty is obtained from a weighting of the five variables that make up the indicator, which are:

a) delay from the time of application for the benefit to the time it is granted. About 72% of the households reported low or very low difficulties;¹¹

11. A delay of up to three months was considered "very low", between three and six months "low", six to 12 months "intermediate" and more than 12 months "high".

TABLE 3
**PROPORTION OF BRAZILIANS WITH DIFFICULTY IN GETTING RURAL SOCIAL SECURITY BENEFITS
 ACCORDING TO THE DEGREE**

Degree of Difficulty	Duration between the Solicitation and the Concession	Problems in Getting the Benefit	Need of Intermediary for Solicitation	Distance to the Social Security Office	Frequency of Delays	Average DD per Household	Average Accumulated DD
Northern Region							
Very Low	45.9	72.3	46.1	41.9	99.2	61.1	61.1
Low	21.8	23.0	50.1	18.4	0.3	22.7	83.8
Medium	19.1	4.4	3.7	13.1	0.2	8.1	91.9
High	9.1	0.3	0.1	26.6	0.3	7.3	99.2
Others	4.1					0.8	100.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Southern Region							
Very Low	50.5	64.5	27.8	24.5	98.3	53.1	53.1
Low	21.2	23.8	65.0	27.7	0.7	27.7	80.8
Medium	15.8	8.7	6.7	17.6	0.1	9.8	90.6
High	10.7	3.0	0.4	30.3	0.3	8.9	99.5
Others							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

Note: DD = degree of difficulty.

b) the problems of access to the social security system, to which. Around 89% of the households reported either low or very low degrees of difficulty;¹²

c) the need for outside help to accompany the progress of the requested benefit through the system 92.8% of the households reported low or very low degrees of difficulty;¹³

12. A "very low" degree of difficulty corresponds to no problems being reported in obtaining benefits. "Low" corresponds to one problem being reported, "intermediate" corresponding to two problems and "high" to three problems.

13. The non-existence of help was considered to be a "very low" degree of difficulty. Help being used once was considered a "low" degree of difficulty, twice as "intermediate" and three times as "high".

d) the distance between place of residence and the social security office in which benefits are received 52.2% reported low or very low degrees of difficulty;¹⁴ and

e) the frequency of delays in receiving benefits. No less than 99% of households reported low or very low degrees of difficulty.¹⁵

The degree of difficulty for these five variables as a whole was reported as low or very low by 80.8% of households in the Southern region, which represents a significantly positive result from the point of view of managing a social security system geared to a rural environment.¹⁶

Finally, conditions of effectiveness can also be seen by a third set of indicators, which attempt to measure the degree of satisfaction of beneficiaries with social security benefits, as detailed in Table 4.

Looking at Table 4 it can be seen that:

a) the regularity of payment of benefits is high for 98.8% of households;¹⁷

b) the punctuality of benefits is high for 99% of respondents;¹⁸

c) the proximity to the location where benefits are received was very low for roughly 53% of households, though for 47% it was high;¹⁹ and

d) the length of time that benefits had been received for results in an intermediate degree of satisfaction for 41.6% of households, high for 35.5% and low or very low for 14.4% of respondents.²⁰

The mean degree of satisfaction, obtained from the simple weighting of the four selected variables, showed that 80.5% of households had a high or intermediate indicator and 17.4% low or very low. Thus, it can be state that at the present time the rural social security system is very effective taking into account the overall,

14. A distance of up to one kilometre was classified as "very low", between one and five kilometres as "low", between five and ten kilometres as "intermediate" and over ten kilometres as "high".

15. "Very low" difficulties meant the non-existence of delays, "low" to delays of between one and seven days, "intermediate" to delays from eight to 14 days and "high" to delays greater than 15 days.

16. In his article in this book, Saboia also obtained with similar results. His research confirmed that those interviewed did not report difficulties in receiving benefits, showing the high degree of institutionalisation of the program: 93.1% of all those interviewed claimed that they did not face any type of difficulty whatsoever to receive benefits.

17. This is a "yes-no" type of question.

18. Idem previous footnote.

19. Proximity was considered "very low" whenever the distance between the residence of the beneficiary and the location where the benefit was received was within a five-kilometre radius. "Low" corresponded to a distance of five to ten kilometres, from 10 to 20 kilometres was considered "intermediate", and over 20 kilometres was considered "high".

20. A very low degree of satisfaction was identified with benefits that had been received for one year or less at the date of the survey. "Low" referred to benefits that had been received for between one and two years, "intermediate" between two and seven years and "high" from seven to 27 years.

TABLE 4
PROPORTION OF BRAZILIAN BENEFICIARIES TO THE DEGREE OF SATISFACTION (DOS)

Degree of Use	Regularity in Receiving Benefits	Punctuality of Date	Proximity of Location	Antiguity of Benefits	Mean DOS per Household	Accumulated Mean DOS
Northeastern Region						
Very Low or Negative	0.2	0.7	48.5	4.3	13.4	13.4
Low				5.9	1.5	14.9
Medium				37.1	9.3	24.2
High or positive	99.8	99.3	51.5	51.1	75.4	99.6
Others				1.6	0.4	100.0
Total	100.0	100.0	100.0	100.0	100.0	
Southern Region						
Very Low or Negative	1.2	1.0	53.0	2.0	14.3	14.3
Low				12.4	3.1	17.4
Medium				41.6	10.4	27.8
High or Positive	98.2	99.0	47.0	35.5	70.1	97.9
Others						
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

generally positive, results related to the degree of coverage, of difficulty in obtaining benefits and beneficiaries satisfaction with benefits.

Before finishing this section, the universalization of the social security system in rural areas should be looked at by examining the exclusion rate of elderly and disabled persons eligible to receive benefits. This indicator is symmetrical to the rate of benefits received by elderly persons (85.1%) in the sample of retired persons (S1), but it contains slight differences in structure. The data in Table 5 show an exclusion rate for elderly persons of 7.1%, though it is almost three times greater for women than for men. The general rate of exclusion among the disabled, however, increases to 42.5%, where again there is higher incidence of exclusion among women than among men—almost twice as much.

TABLE 5
PROPORTION OF BRAZILIANS EXCLUDED FROM RURAL SOCIAL SECURITY

Gender	Elderly Brazilians	Disabled Brazilians
Male	3.4	34.8
Female	9.8	59.3
Total	7.1	42.5

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

5 CONDITIONS OF ECONOMIC REPRODUCTION OF HOUSEHOLD UNITS

The pattern of economic reproduction of household units investigated in the fieldwork depends, to a large extent, on the participation of rural social security beneficiaries in the available strategies to provide their families, whether by using the benefit in its main capacity or as security for agricultural income.

With the aim of examining the central position of elderly Brazilians (rural social security beneficiaries) in the economic reproduction of families residing in the household under their responsibility—whether directly or indirectly—, this section is divided into three parts. It starts looking at household earnings composition, household expenditure composition and, finally, the structure of household economic surplus. It is important to clarify that this study is based on the results of the final consolidation of data from the fieldwork carried out in the Southern and Northeastern regions, but statistically these results may be considered valid for the country as a whole.

5.1 Structure of Household Earnings and Occupational Insertion

It can be seen, from the structure of household earnings composition in Table 6, that monthly household earnings in the Southern region were approximately US\$ 475.9 (or 4.24 minimum wages). In the Northeastern region, the comparable figure was US\$ 243.9 (or 2.11 minimum wages). The greatest contribution to the household average earnings, in the South, comes from the main occupation, which amount to nearly US\$ 247.4 (or 2.21 minimum wages) and represents 52% of total household income. Inversely, in the Northeast, the weight of the income from the main occupation represents only 26.3% of total household income. This reflects the decisive importance of the other main source (social security benefit) in the composition of household income of families in this region, as well as for their economic reproduction strategies.

While in the Southern region the contribution of the social security benefit in the composition of the household budget represents 41.5% of the total, in the

TABLE 6
**INCOME DISTRIBUTION BY BENEFICIARIES HOUSEHOLDS ACCORDING TO THEIR MAIN SOURCES
 MULTIPLES OF MINIMUM WAGE**

Minimum Wages	Total Income		Social Security Benefit		Income from Main Job		Total	
	% of Households	% Accumulated	% on Total Income	US\$ Per Household	% on Total Income	US\$ Per Household	Income in Minimum Wages	US\$ Per Household
Northeastern Region								
0.01 - 1	22.40	22.40	99.92	110,78	0.06	0.07	0.99	111.69
1.01 - 2	39.77	62.18	87.47	172,11	11.43	22.48	1.76	196.78
2.01 - 3	23.02	85.20	74.05	202,09	23.32	63.63	2.44	272.91
3.01 - 6	11.37	96.57	51.05	216,02	45.75	193.58	3.79	423.16
5.01 - 10	3.00	99.57	30.77	218,32	61.48	436.17	6.35	709.48
over 10	0.43	100.00	30.81	575,70	65.91	1,231.52	16.72	1,868.27
Total	100.00		71.24	173,40	26.31	64.03	2.18	243.40
Southern Region								
0.01 - 1	11.03	11.03	99.97	111,53	0.00	0.00	1.00	111.56
1.01 - 2	24.13	35.16	90.00	185,74	8.21	16.95	1.85	206.38
2.01 - 3	20.79	55.95	69.20	195,16	25.93	73.13	2.52	281.99
3.01 - 6	23.06	79.01	48.46	212,94	44.66	196.27	3.93	439.38
5.01 - 10	15.71	94.72	30.78	232,33	61.33	462.86	6.75	754.59
over 10	5.28	100.00	10.27	260,19	81.70	2,069.15	22.67	2,532.60
Total	100.00		41.54	197,03	51.97	246.53	4.25	474.33

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

Northeastern region this accounts for 70.8% on average. Looking at Table 6, in relation to the contribution of each one of the two main components of household income by income brackets (expressed in minimum wages), it can be seen that social security benefit are more important to the configuration of household income the lower the income bracket considered. The inverse is true with earnings from the main occupation of family members.

In other words, social security benefits in the Southern region account for at least 90% of household income for families with total income between 0 and 2 minimum wages, contributing approximately 30% to households located with incomes between 5 and 10 minimum wages. A similar pattern was found for the

Northeastern region. It is worth noting that in this region social security benefits are a very representative component of total income, even in households situated in the higher income brackets, to the contrary of the contributions from main occupation earnings which only become significant for families with household earnings above three minimum wages.

This situation, in itself, demonstrates the important role played by beneficiaries in rural household income, whose pattern of occupational insertion just reinforces the arguments so far developed. Whether operating just as lifetime income security, a situation in which the benefit is equivalent to practically the entire household income or whether serving as well as agricultural insurance, where it appears as a fundamental element in the strategies to increase rural income or merely used to make extra subsistence income feasible, the importance of the existing relationships between the beneficiary and economic activities should be emphasised.

Data for the Southern region shows that 48% of households are responsible for active rural units, with farming being the dominant activity in 72% of these cases. The percentage of households that use the social security benefit in maintaining and financing their rural activities is particularly important: roughly 44.7% in the Southern region and 37% in the Northeastern region.²¹

The relationship of elderly persons and beneficiaries with some type of economic activity is more explicit in Table 7 in which the occupational condition

TABLE 7
PROPORTION OF RURAL SOCIAL SECURITY BENEFICIARIES, MEN OVER 60 AND WOMEN OVER 55, ACCORDING TO OCCUPATION STATUS

Occupational Status	Northeastern Region			Southern Region		
	Total	Male	Female	Total	Male	Female
Without Occupation	70.4	55.1	79.9	64.1	48.1	74.5
With Occupation	29.6	44.9	20.1	34.9	51.9	25.2
Paid	11.2	16.9	7.0	23.1	37.0	12.7
Unpaid	17.0	26.0	12.1	11.8	13.3	12.4
Others	1.4	2.0	1.0	1.0	1.6	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

Note: It is considered male aged 60 and over and female aged 55 and over.

21. These percentages apply to households responsible for rural units [see data from Delgado and Cardoso Jr. (2003, p. 68)].

of beneficiaries, men over 60 and women over 55, is described. It should be noted that the proportion of social security beneficiaries not occupied is slightly greater in the Northeast than in the South (70.4% against 64.1%). Around 52% of male beneficiaries over 60 were still active in the Southern region, despite the formal retirement pension, as compared to only 25% of female beneficiaries in the same situation. It is interesting to note that not all are in paid employment, which can be partially explained by production work for their own consumption.

5.2 Household Expenditures Composition

The study of household expenditures complements the previous analysis of income and opens a way for the discussion in the next subsection about household surplus. To begin with, Table 8 provides information about average household expenditure in the samples collected in the Southern region (3,000 households) and in the Northeast (3,240 households) and emphasises some important differences. Expenditures on consumption represent almost 79% of expenses in the South and almost 95% in the Northeast. This includes expenditure on food and hygiene (36% in the South and 63% in the Northeast), transport, health, education, clothing and shoes, housing (rent, water and electricity), personal services and recreation.

Expenditure on production, on the other hand, accounts for 18% of total household expenses in the Southern region and only 2% in the Northeastern region. This points to the importance of regional specificities in the delimitation of survival and reproduction strategies of family units.²² In the component “other expenses”, which represents only 3% of total expenditure in the South region and 3.5% in the Northeast, the most important items are “financial help for friends and relatives” and “purchase of household utensils”.

With regard to average values of consumption expenditures, it can be seen that on average the amount spent by households in the South on consumption items corresponds to almost US\$ 232.8 (or two minimum wages), whereas in the Northeast it was approximately US\$ 158.6 (or 1.4 minimum wages). In both cases, food and hygiene consume a little less than one minimum wage (US\$ 112 at the time of the survey). Households in the South that reported having production expenses reported an average value of US\$ 146.6 (or 1.3 minimum wages) as compared to the insignificant US\$ 13.4 (or 12% of the minimum wage) in the Northeastern region.

22. It should be noted that the insignificant weight of production expenditure in the composition of total household expenses in the Northeastern region, as compared to the Southern region, can be partially explained by the fact that the fieldwork was carried out between August and September 1998 during a period of intense and generalized drought in that agricultural former area.

TABLE 8
AVERAGE EXPENSES PER HOUSEHOLD AND CONTRIBUTION OF EACH ITEM TO THE TOTAL EXPENSES

Expenditures	Southern Region		% of Contribution	Northeastern Region		% of Contribution
	Expenses per Household			Expenses per Household		
	In US\$	In Minimum Wages	In US\$	In Minimum Wages		
A - Consumption Expenditures	231.52	2.07	78.9	158.95	1.42	94.7
1. Food and Hygiene	106.28	0.95	36.1	106.60	0.95	63.2
2. Transportation	29.83	0.27	5.2	9.16	0.08	3.0
3. Health	54.13	0.48	16.4	25.96	0.23	13.3
4. Education	26.29	0.24	2,0	7.61	0.07	1.3
5. Clothing and Shoes	22.12	0.20	6.2	8.30	0.07	3.5
6. Housing (Water, Electricity, Rent)	31.20	0.28	9.5	18.87	0.17	9.0
7. Personal Services	12.01	0.11	1.3	6.94	0.06	1.2
8. Leisure	22.24	0.20	1.9	10.96	0.10	0.3
B - Production Expenditures	145.80	1.30	18,0	13.42	0.12	1.9
9. Finance Productive Activities	143.34	1.28	17.6	13.10	0.12	1.8
10. Land Rent	82.68	0.74	0.4	8.04	0.07	0.1
C - Other Expenses	34.98	0.31	3.1	21.03	0.19	3.5
11. Financial Support for Friends and Relatives	40.25	0.36	1.1	19.43	0.17	1.1
12. Household Appliances	27.18	0.24	1.6	16.97	0.15	1.5
13. Trade Union Dues	7.37	0.07	0,0	2.42	0.02	0.0
14. House Renovation	43.52	0.39	0.2	30.37	0.27	0.3
15. Funeral Plan	4.30	0.04	0,0	1.29	0.01	0.0
16. Allowance/Alimony		-	-	59.44	0.53	0.1
17. Payment to Withdraw the Benefit		-	-	9.07	0.08	0.0
18. Church Contribution	9.88	0.09	0,0	13.10	0.12	0.1
19. Taxes in General		-	-	1.31	0.01	0.0
20. Payment of Loans		-	-	25.78	0.23	0.0
21. Payment of Consortium		-	-	300.80	2.69	0.1
22. Others	32.93	0.29	0.3	34.41	0.31	0.4
Total	293.28	2.63	100.0	167.87	1.50	100.0

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

5.3 Brief Analysis of Rural Surplus and Specification of Household Units

A comparison of the income-expenditure relationship by household unit allowed us to establish four great situations of insertion of households in the economic and social structure that we call here the rural family-economic system. As explained in the methodological report of the fieldwork [Delgado et al (1999a)], we established the following taxonomy for household income-expenditure:

a) destitution: total household income is insufficient to cover all family expenditure on food $\Rightarrow Rt < Ga$;

b) poverty without destitution: total household income covers expenditure on food, but is insufficient to cover total consumption expenditure (food and hygiene, transportation, health, education, clothing and shoes, housing, personal services and recreation) $Ga < Rt < Gc$; and

c) increased family economic reproduction: household income is sufficient for full coverage of all consumption expenditure, production, etc., generating, in addition, an excellent variable inside family units $Rt > Gt$.

Table 9 synthesizes these situations. It can be seen that a small percentage of households in the Brazilian Southern region are considered destitute (0.4%), though it should be reminded that we are dealing here with an endogenous line of destitution, obtained from a direct comparison of the income-expenditure relationship for each household surveyed. If, for example, an exogenous line of a per capita household income of half a minimum wage were adopted, then the proportion of households below this line would immediately increase to something like 14.3% of the total number of households in the sample of the Southern region. Likewise, if the exogenous line were set at a per capita household income of one minimum wage, the percentage of households would increase to 51.8%, thus relativising the classification presented in Table 9.

Nonetheless, it is important to highlight that although the monetary standard is exogenous to the income-expenditure relationship of the universe surveyed, the

⇒ TABLE 9
PROPORTION

Regions	Indigent Ho Ti < I
Northeast	2.1
South	0.4

Source: Socioecon
Previdência Rural - I
Abbreviations: Ti: To

result is that roughly half the households remain below a hypothetical poverty line (according to the per capita household minimum wage criteria). However, in relative and endogenous terms this cannot be verified because, as seen in Table 9, a percentage of 90.8% of households where total income is greater than expenditure on consumption was observed. The situation of group “c” is particularly important, as 90% of households in the Southern region appear to have the necessary economic conditions to deal with expenditure, represented by consumption costs and generating a surplus.

Considering the evidence presented in Table 9 to be insufficient for the classification of household units, since it refers exclusively to the income-expenditure relationship, and thus contains the problems stressed in previous paragraphs, we have sought to identify other elements for an ultimate construction of the taxonomy of household units in the Southern region. From among the new elements considered, the following are of particular importance: whether households are connected to rural units; whether people work outside the household; whether there is expenditure on production; and whether households can consume their own agricultural production. Based on these elements, a new classification of household units was constructed, which complements the previous classification (see Table 10).

TABLE 10
PROPORTION OF HOUSEHOLD UNITS ACCORDING TO TYPOLOGY

Typology of Household	Farm or Ranch	Employees	Production Expenses	Northeast		South	
				% of Households	* Self Consumption	% of Households	* Self Consumption
Consumption with Employees and Self Production	yes	yes	yes	40.3	79.8	46.8	92.1
Unit Purely of Consumption	no	no	no	34.8	4.9	28.0	10.1
Consumption with Employees	no	yes	no	21.7	6.1	22.9	8.0
Consumption and Self Production	yes	no	yes	3.2	30.7	2.0	37.7
Total	-	-	-	100.0	-	100.0	-

Source: Socioeconomic and Regional Survey of Rural Social Security - Phase II (*Pesquisa de Avaliação Socioeconômica e Regional da Previdência Rural - Fase II*).

(*) Self consumption refers to households that produces some sort of foodstuff, i.e., cereals and grains, tubers, products derived from animals and sugar. This typology does not include complementary products, such as honey, natural beverages or horticultural produce.

The relevant observation that can be made is that the household unit exclusive of consumption are not the most frequent type, as perhaps could have been expected, it was surveyed beneficiaries of the rural social security system, made up mostly of men aged 60 and over and women of 55 and over, formally retired and apparently inactive. This category represents 28% of the households in the Southern region and 34.8% in the Northeastern region. It is interesting to note, additionally, that only 10.5% of them maintain some type of agricultural activity for their own consumption.

On the other hand, the consumption household units that have outside employment and their own family production are the most frequent and the most active in relation to the selected criteria. In other words, they accounted for 46.8% of households. Also, it is important to note the high rate at which these households are connected to self-consumption activities (roughly 93%) as a strategy of sustenance—often non-mercantile, diversified and complementary to the sources of subsistence.

The last two situations shown in Table 10—household units with consumption and outside employment and household units with consumption and their own family production—are developments of the dominant situation. Together, these categories represent 24.5% of the total number of households. It is interesting to emphasise that in the former cases, marked by the presence of outside employment, it is understandable that there is a reduction in the existence of self-consumption, while in the latter case, characterized by having their own family production, self-consumption appears as an important complementary strategy in sustaining these families. Finally, it needs to be emphasised that having family production as an exclusive strategy for subsistence is of little relevance, accounting for only 2% of the total number of households. Nevertheless, it is important as a multi-occupational strategy as it accounts for 46.8% of households in the Southern region and 40.3% in the Northeastern region.

6 CONCLUSION

The changeover from the precarious Prorural/Funfural social assistance system (1971) to the special rural social security system implemented in 1992 and based on the social security principles contained in the 1988 Constitution brought about marked advances for the social protection of elderly and disabled persons in the rural environment, especially for women. These had been partially excluded from Funfural due policy of exclusively supporting heads of households.

Both in principle and in theory, the concept of strictly family protection for rural elderly persons in force in the 1940s and 1950s has been changed and replaced

by a social policy that recognises the right to retirement, regardless of capacity to contribute to the social security system. In the mid 1970s and 1980s, the restrictive Funrural system was in force, establishing conditions for access to very restricted social security benefits (for example, half a minimum wage as a ceiling for retirement pension) and, even worse, managed in accordance with clientelism and electoral appeal.

After the creation of a real rural social security system in 1992, based on the new social security cost and benefit laws,²³ the rural environment was lately provided with a system to protect informal workers and subsistence farmers, based on the text of the Federal Constitution of 1988 (Art. 194, §8º). These dealt with the generic concept of a familial-economic system. This is actually an innovation in the social security system, which, since being created in 1923, was limited to the formal work contracts of urban occupational categories.

Just a few years after the implementation of rural social security, the evaluations we carried out of its results in 1996 and 1998 revealed situations that were, in general, very positive within the ambit of social protection for elderly persons in traditional rural areas and in the micro-urban zone of small municipalities.

In macro-social terms, the implementation of social security in the rural environment has brought about marked results that can be interpreted in terms of impact indicators, including:

a) A significant increase in the rate of social security benefits provided to elderly persons in rural areas, measured by the beneficiary population as a proportion of the total population of elderly persons (who potentially have the right to a retirement pension). This rate, which reaches 85% of the sample of households surveyed classified as being in rural areas by the INSS, is somewhat lower in traditional rural areas. The 2002 PNAD indicator set the figure at 81.8%, but it is certainly higher than in the general (urban) system of the social security system.

b) The marked inclusion of rural women in the social protection system, which more than compensating for the previous exclusion from Funrural. At present (1998), looking at the household survey of the Southern and Northeastern regions, it can be seen that roughly 63.2% of retired persons and social security beneficiaries in the South and 62.2% in the Northeast are women.

c) A dramatic increase in household income of beneficiaries, with these benefits generally being obtained by the very poor rural or micro-urban population.

23. Laws 8212 and 8213, dated 24 June 1991.

Such macro-social benefits are fiscally burdensome and, as could not be otherwise, have a structural impact on social security and social assistance accounts as the new expenses are not covered by specific contribution. This has generated financial structural needs for the rural subsystem that corresponds today to roughly 90% of expenditures with benefits. This, therefore, makes the problem of financing the system an issue that is yet to be sorted out.

On the other hand, the unplanned benefits of this social security reform have to be considered. These revitalized the rural familial economy and created in the rural environment a social category, or a social group, of retired persons that is effectively differentiated from the universe of households in traditional rural areas. This differentiation is, in turn, translated in subsistence strategies and in family production that play an important function of “agrarian policy” and “agricultural income insurance”, something far outside a strict social security system.

The massive nature of family economic access to social security (7.3 million lifetime benefits), benefiting 1/3 of rural households in 2002, as well as its national inclusion, gives the system an aspect that encourages structural change within the scope of social distribution of income with modifications in the productive structure of the rural family economy that cannot be neglected in any impact assessments and/or by policy makers.

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