Urgent Action

**ARGENTINA: STOP REGRESSIVE RETIREMENT BILL**

**A proposal bill seeking to eliminate the moratoriums pension can be approved by the Senate in coming days. It would impact older people's rights, especially of women and informal workers. We call for human rights scrutiny and to reject alternatives harming equal access to pensions and** **the dignified lives of older people.**

TAKE ACTION:

* Write a letter in your own words or using the sample below as a guide to one or both government officials listed. You can also email, fax, call or Tweet them.
* [Click here](https://www.amnestyusa.org/report-urgent-actions/) to let us know the actions you took on ***Urgent Action 45.24*.** It’s important to report because we share the total number with the officials we are trying to persuade and the people we are trying to help.

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**Embassy of Argentina in the United States**

**Ambassador Gerardo Werthein**

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Honorable Senators,

I am deeply concerned about the proposal bill “Ley de Bases” which seeks to eliminate the “pension moratorium”. If approved, 90% of women and 70% percent of men of pensionable age will not be able to retire; instead, they will receive a money transfer worth less than half the poverty line. We are alarmed that it will deepen inequities for women between 60 and 64 without 30 years of contributions, who today have guaranteed access to a pension, and would be left without any protection until turning 65.

I urge you to desist from the elimination of pension moratoriums due to the risks that it represents for guaranteeing the right to social security and an adequate standard of living for older people and ensure that any reform on pensions meets Argentina’s international obligations on the matter.

Yours sincerely,

**ADDITIONAL INFORMATION**

On April 30, the National Lower House gave preliminary approval to the proposal bill “Ley de Bases” which, among several economic and fiscal reforms, introduces changes in the Argentine pension system. The proposal bill is now being discussed in the Senate. If approved, it will become a law.

The draft bill sets out: i) the abolition of the pension moratorium and ii) incorporates a new figure, the Proportional Retirement Benefit, for those who are 65 years old but do not comply with the 30 years of contributions required to have access to the minimum retirement pension. If approved, 9 out of 10 women and 7 out of 10 men will not be able to retire at the age of 60 or 65, having to opt for alternatives that do not cover the cost of basic needs. This modification will also have a significant effect on the access to retirement pension for thousands of people. According to official data, 8 out of 10 of people who registered to retire in 2023 did so through a moratorium plan.

Pension moratoriums are public policies to guarantee access to retirement for people who do not have 30 years of contributions. Their objective is to repair situations of inequality in the face of informal labor in a country in which more than 47% of the labor market is carried out without contributions or registration. The moratoriums allow a person who has not been able to contribute during his/her life to access pensions while also paying in to cover the gap in contributions.

If the pension moratorium is repealed, those who do not meet the requirements for retirement will only have access to the Universal Pension for Older People (PUAM), which is 80% of the minimum retirement pension. In March, the amount of PUAM was set at $107.000/$107 dollars, and the minimum retirement pension at $134.000 ($134 dollars), amounts far from the necessary income to avoid poverty according to INDEC (National Institute of Statisticians and Census) which is $250.000/$250 dollars. Those who receive the minimum retirement pension are well below the poverty line. The project proposes that most future retirees, both men and women, receive even less.

Even though the law will have an impact on all those who do not have sufficient contributions due to informality and/or specific personal trajectories, it will have a disproportionate impact on women as they have higher rates of informality than men. According to the National Directorate for Gender and Statistics: in 2022 almost 4 out of 10 women worked in the informal sector in care-related activities (domestic work, social, and health services).

In addition, Argentina has been facing an economic and social crisis for several years. The proposed changes to pensions are taking place in a context where Argentina has borrowed from the IMF, through the largest loan ever granted by the international financial institution. The IMF has included among the conditionalities for Argentina the achievement of a “zero deficit”. Since the inauguration of the new government, this objective has been reflected in the adoption of strong fiscal adjustment and austerity measures. In its latest report on the country, the IMF has pointed out the additional cost to GDP of the pension moratorium, while calling for the protection of the most vulnerable.

**PREFERRED LANGUAGE TO ADDRESS TARGET**: Spanish or your own language.

**PLEASE TAKE ACTION AS SOON AS POSSIBLE UNTIL**: June 15, 2024