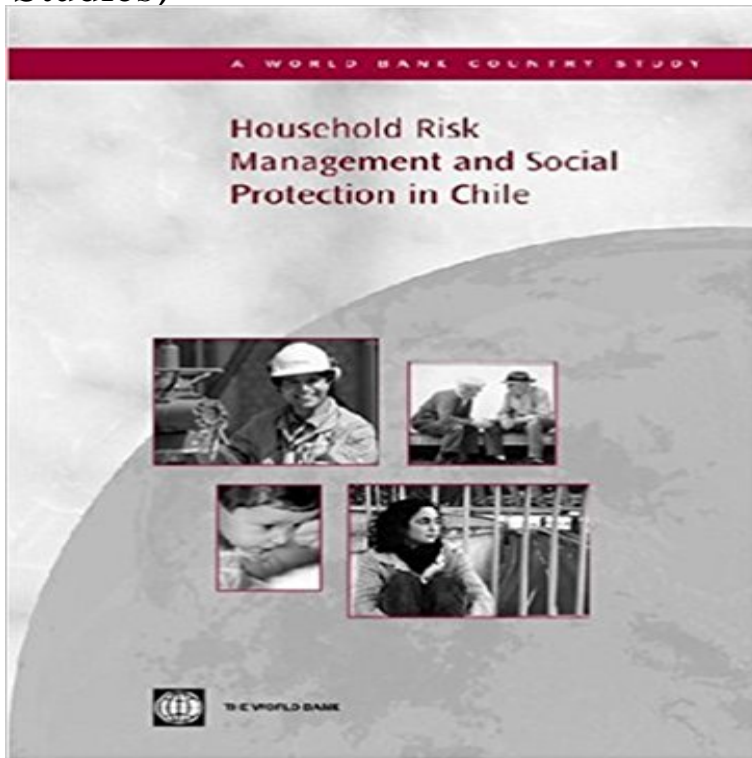


# Household Risk Management and Social Protection in Chile (Country Studies)



Household Risk Management and Social Protection in Chile is part of the World Bank Country Study series. These reports are published with the approval of the subject government to communicate the results of the Bank's work on the economic and related conditions of member countries to governments and to the development community. Household Risk Management and Social Protection in Chile takes a critical look at the country's social protection system -- broadly defined to include policy interventions, public institutions, and the regulation of private institutions that lower the welfare costs of adverse shocks to income from job loss and extended unemployment, health episodes, old age, and life-time poverty -- to determine if a system exists or simply a set of loosely coordinated programs. The study also assesses whether households are provided with appropriate tools to mitigate risks to their income, identifying gaps in coverage and where instruments are missing. As well, the study provides the Government with a set of guidelines, grounded in a conceptual framework, that if carefully applied, could increase the effectiveness of social protection. The author of the study finds that Chile succeeds in providing households with the instruments that they need to mitigate shocks to income. The institutions Chile has put in place to help households lower losses from these shocks -- from the new unemployment insurance system, the retirement security system and the mixed health insurance system -- are generally appropriately designed to match the nature of the risks they are intended to cover. Yet, while still in a minority, too many Chilean households -- even among the non poor -- do not have access to the sophisticated, state of the art social protection institutions that are in place.

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