

Wage effects of employer-mediated transfers

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IFS-UCL-LSE/STICERD Development WIP Seminar

1 April, 2021

Fact: People misperceive who actually pays for cash transfers

Q: Who is the responsible of paying Family Allowances?

Answers (N=9k)

| | |
|----------------------|--------------|
| A. Government | 35.4% |
| B. Employer | 8.6% |
| C. Other | 4.0% |
| D. Don't know | 52.0% |

Source: Phone survey ran by the SSA in 2018 ([Cruces, 2019](#)).

Motivation (1)

- ▶ Most governments use firms as intermediaries in the tax-benefit system
E.g., **family transfers** (also: payroll/income tax withholding; fringe benefits, etc.)
- ▶ General assumption that **child benefits** benefit individuals
But benefits could be incident on employers
(i.e., those on benefits could be paid less)
- ▶ Little evidence on the **economic incidence/wage effects** of benefits
“Identifying wage effects is a tough order” ([Nichols & Rothstein, 2015](#))
- ▶ Focus on **employer-mediated** vs **govt-mediated** family allowances
⇒ the former is more widespread than publicly known

Motivation (2)

Employer-mediated family allowances around the globe:

► Latin American countries

- Argentina (*Asignaciones Familiares*, 1995-2010 SFC)
- Brazil (*Salário Família*)
- Chile (*Asignación Familiar*)
- Paraguay (*Asignación Familiar*)
- Perú (*Asignación Familiar*)

► Developed countries

- USA (*Advanced Earned Income Tax Credit*, 1979-2010)
- UK (*Working Family Tax Credit*, 1999-2003)
- Greece (*Βοήθημα Τοκετού*)
- Italy (*Bonus Renzi 80 Euro*)
- Switzerland (*Familienzulagen*)

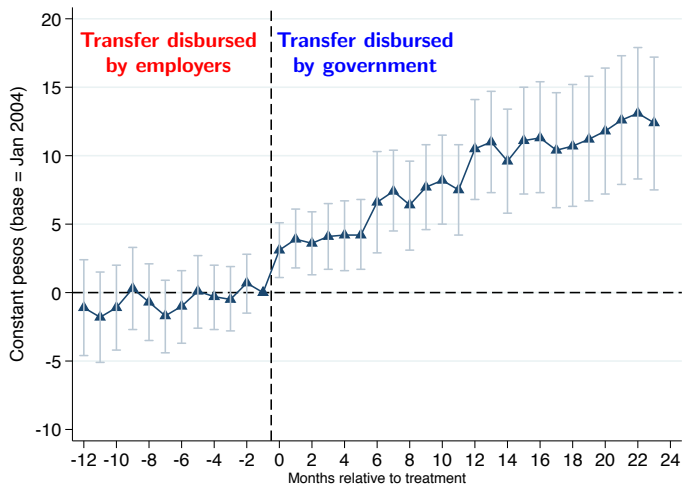
This paper

Does it matter how child benefits are paid? Do employers capture part of the transfer when being the remitter? Yes!

- ▶ **Setting:** A change in the payment system in **ARGENTINA**
 - **Before:** disbursed by **employers** (intermediaries)
 - **After:** disbursed by **social security adm** (direct deposit)
- ▶ **Identification:** Gradual transition of firms and workers btw 2003-2010
 - Key: *Switching date was set by the SSA rather than by firms*
- ▶ **Event study:** Compare (pre-tax and transfer) monthly wages of employees with vs without children within firms relative to the switching date
- ▶ **Data:** Population-wide admin data (2003-2010; monthly frequency)

Main takeaway

Gross monthly wage (pre-tax and transfer)



Related literature

Economic incidence: Standard prediction challenged by recent studies...

► **Taxes:**

SSC: Saez et al QJE'12; Saez et al. AER'19; Bozio et al '19;

Salience: Chetty et al AER'09;

Remittance/compliance costs: Slemrod NTJ'08; Kopczuk et al AEJ-EP'16

► **In-work subsidies:**

U.S. EITC: Rothstein AEJ-EP'10; Leigh '10

U.K. WFTC: Azmat QE'18; Brewer-Hoynes FS'19

► **Other policies:**

Food stamps' price effects: Hastings-Washington AEJ-EP'10; Jaravel AERpp'18;

Health insurance subsidies: Cabral et al AER'18

Contribution: *We focus on child benefits; change in payment system holding other features constant; novel data and research design + mechanisms*

First nonparametrically identified evidence of wage effects in the context of tax credits

Outline

1. Toy model with misperceptions
2. Setting: Child benefits in Argentina + Reform
3. Empirical strategy + Data
4. Results and robustness checks
5. Potential mechanisms (demand vs supply factors)

Digression: A basic model with misperceptions

Simple model to rationalize our findings (based on Gruber 1997):

$$L^s = L^s(\tilde{w}_q) = L^s(w(1 + (1 - q)\tau^e)) \quad (1)$$

$$L^d = L^d(w) \quad (2)$$

where \tilde{w}_q : **perceived wage** as fx of true wage (w); q : **perception parameter**;
 τ^e : **transfer delivered by employers**, with $\tau^e = \bar{\tau} - \tau^g$

- ▶ $q=1$: perfect understanding \rightarrow perceived wage equals the true wage $\tilde{w}_1 = w$
- ▶ $q=0$: full misperception \rightarrow perceived wage includes transfer $\tilde{w}_0 = w(1 + \tau^e)$

Digression: A basic model with misperceptions

Totally differentiating supply and demand, and rearranging terms yields:

$$\left. \frac{d\ln(w)}{d\ln(1 + \tau^e)} \right|_{\bar{\tau}=\tau^e+\tau^g, \bar{q}=q} = \frac{\eta^s \cdot (1 - q) \cdot \left[\frac{(1+\tau^e)}{(1+(1-q)\tau^e)} \right]}{\eta^d - \eta^s} \quad (3)$$

Extreme cases:

- ▶ **q=1**, perfect understanding $\longrightarrow \frac{d\ln(w)}{d\ln(1+\tau^e)} = 0$ **standard incidence result**
- ▶ **q=0**, full misperception $\longrightarrow \frac{d\ln(w)}{d\ln(1+\tau^e)} = \frac{\eta^s}{\eta^d - \eta^s} < 0$ **wage effects!!**

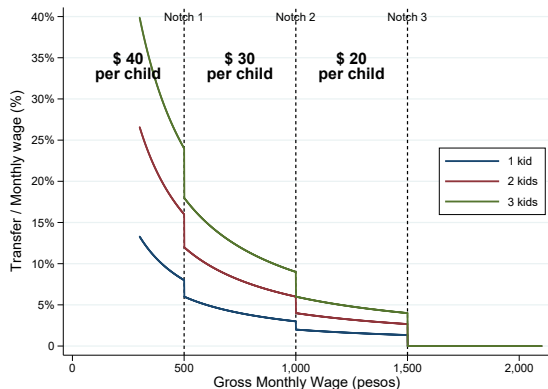
Extension: perception (q) endogenous

Δ in the remitter $\longrightarrow \Delta$ info content to employees $\longrightarrow \Delta$ scheme's perception (q)
Affects final incidence.

$$\left. \frac{d \ln(w)}{d \ln(1 + \tau^e)} \right|_{\bar{\tau} = \tau^e + \tau^g} = \frac{(1 + \eta^{(1-q)}) \cdot \eta^s \cdot (1 - q) \cdot \left[\frac{(1 + \tau^e)}{(1 + (1 - q)\tau^e)} \right]}{\eta^d - \eta^s} \quad (4)$$

with $\eta^{(1-q)} = \frac{\partial(1-q)}{\partial \tau^e} \cdot \frac{\tau^e}{(1-q)} > 0 \longrightarrow$ *misperception elasticity* i.e., how much $(1 - q)$ changes as the money disbursed by employers increases (reinforces the main effect)

Family Allowances (FA) in Argentina



Note: Schedule in place from 1996 to 2004. Then updated.

- ▶ Child benefit for wage earners
 - Individually-based; one spouse entitled
 - Monthly payment varies by:
 - ★ Number of kids < 18 years old
 - ★ Monthly wage (3 brackets)
- ▶ Funding: contributory system based on employer SSC (7.5% devoted to FA)
- ▶ Adjusted \approx annually due to inflation

▶ More

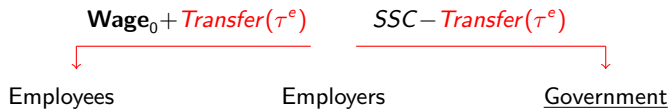
▶ Wage Distribution

▶ Macro Context

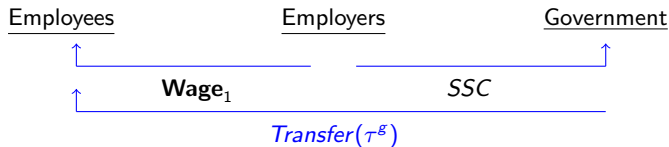
The reform: A change in the payment system

Key question: $Wage_0 = Wage_1$?

Old system (SFC)

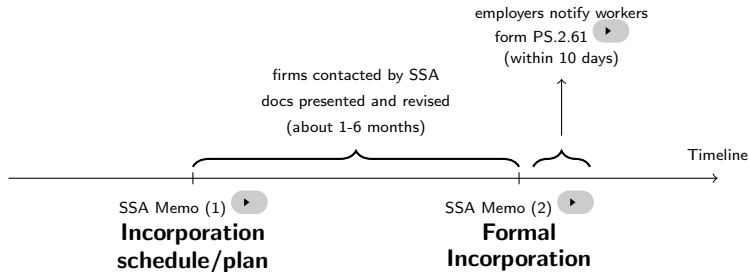


New system (SUAF)



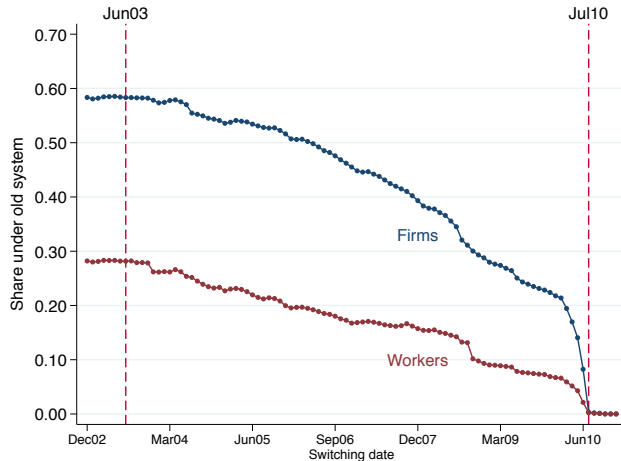
Staggered roll-out

- ▶ Gradual roll-out: btw June 2003 and June 2010 (8 years)
 - Limited capacity to incorporate millions of beneficiaries at once
 - Important: # beneficiaries and FA spending don't ↓ ▶
- ▶ Incorporation: switching date set by the SSA rather than firms



Staggered roll-out: using E-E microdata

► Macro roll-out



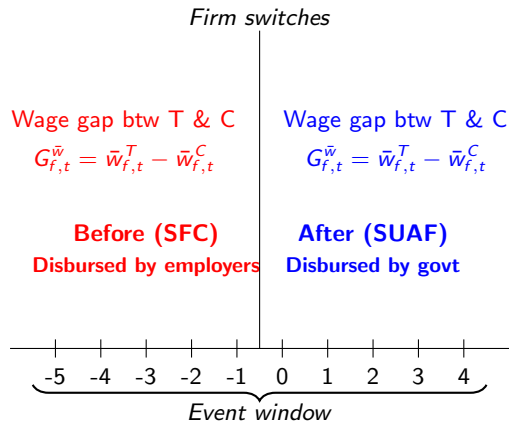
Note: Gradual transition of firms and workers out of the old system.

► Event frequency

► By firm size

► Delinquency rate

Empirical strategy: Event study



► Sample: unbalanced panel of firms

- paying FA from $t=-6$ to $t=0$
- present in $-6/+6$ months around the event
- with eligible & non-eligible workers in the window:
 - T: employees w/ children ages [0-17]
 - C: employees wo/ children ages [0-17]
- collapse data at the firm-month-year level (f,t)

► Run a regular event-study specification

$$G_{f,t}^{\bar{w}} = \sum_{j=-13}^{12} \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$$

Administrative Data

1. **Employer-employee (SICOSS)** (2003-2010)

- ▶ Panel data available since 1995 [**monthly frequency**]
- ▶ Main variables: monthly pre-tax-and-transfer wages, monthly transfer

2. **Family relationships database (ADP)**

- ▶ Can link family members (spouse, children);
- ▶ Brings date of birth (DOB)

Descriptive stats

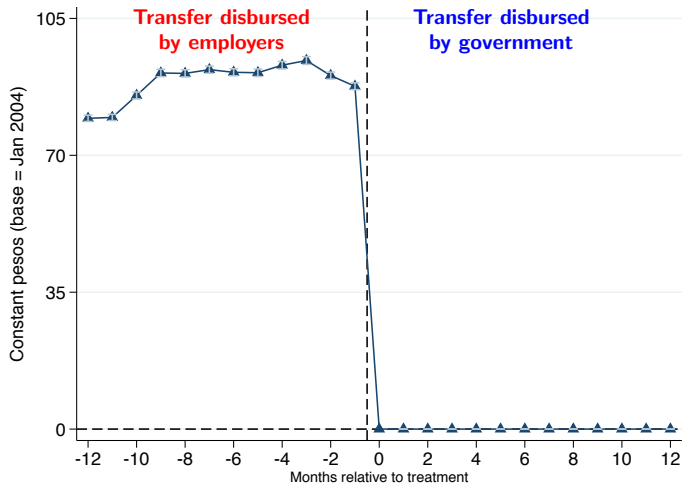
Table 2: Summary statistics for registered wage earners in Argentina, 2004

| | 1st Bracket | 2nd Bracket | 3rd Bracket | Universe |
|-----------------------|--------------------|--------------------|--------------------|-----------------|
| | (1) | (2) | (3) | (4) |
| Wage earners | 2,154,722 | 1,426,404 | 550,571 | 4,787,496 |
| Beneficiaries AAFP | 480,185 | 488,414 | 188,979 | 1,226,459 |
| Number of children | 2.0 | 2.0 | 2.0 | 2.0 |
| Female (%) | 21.4 | 19.5 | 13.6 | 33.8 |
| Average earnings | 555 | 941 | 1,486 | 1,148 |
| Transfer/Earnings (%) | 13.1 | 6.8 | 3.6 | 7.7 |

Notes: This table displays summary statistics for private formal wage earners in April 2004.

First stage: Benefit delivered by employers up to $t=-1$

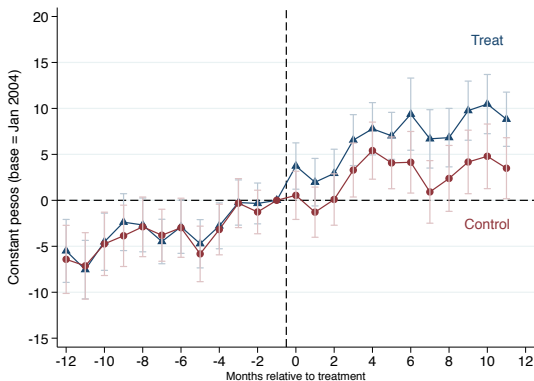
► Saliency: Pay Slip



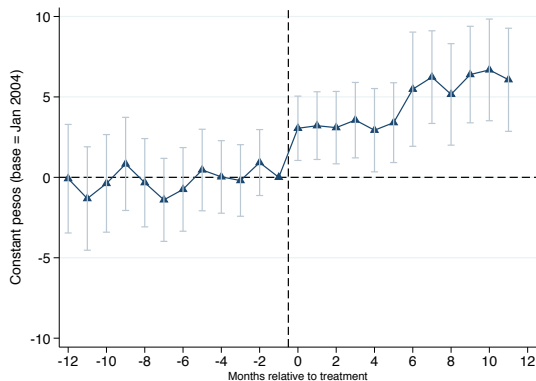
Note: On average, treated workers receive ~ 90 pesos more in transfer, paid by employers, than the control group (simple mean difference). About 10% of average monthly wages.

Wage effects: 12 months

(a) Average wage levels



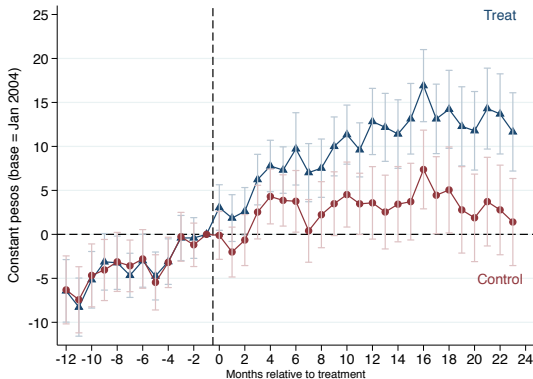
(b) Average wage gap



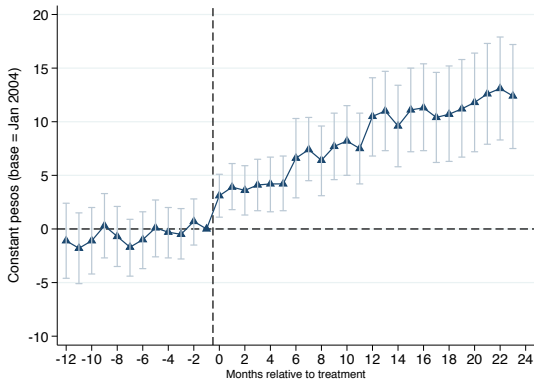
Note: Mean wage of workers w/ kids increased by ~ 6 pesos, relative to workers wo/ kids, after firms switched to new system (pre Aug'08). $G_{f,t}^{\bar{w}} = \sum_{j=-13}^{12} \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$ ► p25 vs p75

Wage effects: 24 months

(a) Average wage levels



(b) Average wage gap



Note: Mean wage of workers w/ kids increased by ~ 12 pesos, relative to workers w/o kids, after firms switched to new system (pre Aug'08). $G_{f,t}^{\bar{w}} = \sum_{j=-13}^{12} \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$ ► Composition

Pass-through rate

| | All post periods [0;11] (1) | Last 6 periods [6;11] (2) | Last period [11] (3) |
|---|-----------------------------------|---------------------------------|----------------------------|
| Reduced form | | | |
| Δ monthly wage (in pesos) | 4.69*** (1.21) | 5.93*** (1.52) | 5.73*** (1.88) |
| First stage | | | |
| Δ transfer (τ^e) (in pesos) | -94.13*** (0.35) | -95.28*** (0.37) | -93.94*** (0.38) |
| 2sls | | | |
| $\frac{\Delta wage}{\Delta transfer(\tau^e)}$ | -0.05*** (0.01) | -0.06*** (0.02) | -0.06*** (0.02) |
| Number of firms | 26,226 | 26,226 | 26,226 |
| Observations | 2,285,705 | 2,128,349 | 1,998,351 |
| Avg wage at t-1 | 871 | 871 | 871 |

Note: Standard errors clustered at the firm level in parentheses.

$$G_{f,t}^w = \beta_1 Window_{f,t} + \beta_2 \cdot Window_{f,t} \cdot Post_{f,t} + \beta_3(1 - Window_{f,t}) \cdot Post_{f,t} + \mu_f + \mu_t + \epsilon_{f,t},$$

where *Window* is an indicator for the *event window*.

► Robustness Checks

► Dynamic window

► Who pays?

► Turn 18yo

Potential Mechanisms

→ Anecdotal/survey evidence on **misperception** of transfers

Rent-seeking story?

- ▶ Employers exploit confusion of the old regime and capture part of the transfer
 - Result driven by **new hires** rather than **incumbents**
 - Result driven by **small** and **incorporated** firms
 - Wage effect larger for **less unionized** firms

Bargaining story? unlikely

- ▶ Confused employees bargain more aggressively after the event (pay equity concerns)
 - Ruled out by **immediate effect at $t=0$** and **new hires**
 - Also effect broken by **firm exposure** is not U-shaped

Anecdotal evidence about recipient's perception

1. Quote from a book on social security:

"... the old system (SFC) blurred the image of the State as responsible for it. (...) The roles are confused. People consider that these benefits integrate their salary and that employers are responsible for them. They even ignore that it is the State that pays for the benefit ..."

CIESS (2007). *"Políticas de Protección familiar, Régimen de Asignaciones Familiares y principales planes sociales en la República Argentina"*

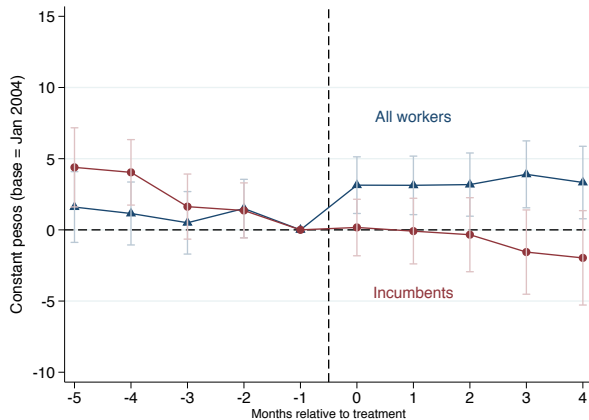
2. SSA phone survey (2018)

Who is the responsible of paying the transfer (FA)?

| Answers | |
|---------------|-------|
| A. Government | 35.4% |
| B. Employer | 8.6% |
| C. Other | 4.0% |
| D. Don't know | 52.0% |

Source: Based on a SSA report ([Cruces, 2019](#)).

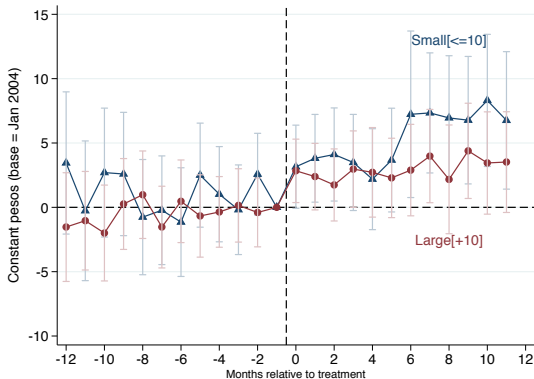
Wage effects: new hires vs incumbents



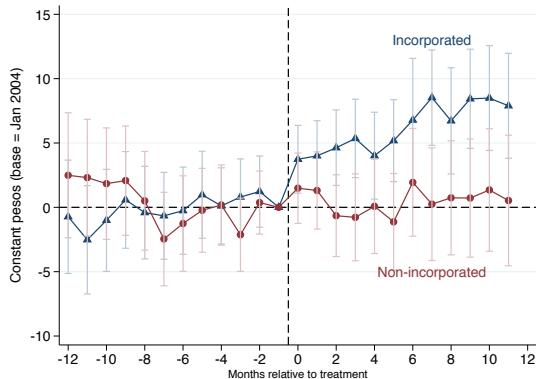
Note: incumbents: workers present $-7/+7$ months around the event. The difference between lines captures the wage effect on new hires. $G_{f,t}^{\bar{w}} = \sum_{j=-6}^5 \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$

Wage effects: By size and type of business

(a) Small vs Non-small firms

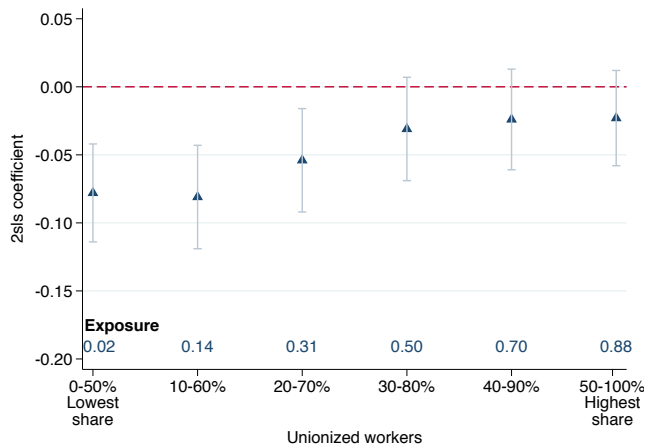


(b) Incorporated vs Unincorporated



Note: Firm size is the average number of employees from t-12 to t-1.

Unionization: Pass-through rate by firms' share of unionized workers



Note: Each dot refers to a separate regression. Wage effects are greater in less unionized firms.

Potential Mechanisms

→ Anecdotal/survey evidence on **misperception** of transfers

Rent-seeking story?

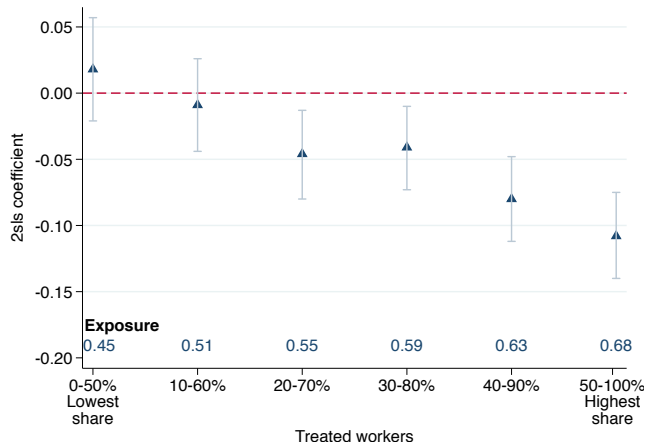
- ▶ Employers exploit confusion of the old regime and capture part of the transfer
 - Result driven by **new hires** rather than **incumbents**
 - Result driven by **small** and **incorporated** firms
 - Wage effect larger for **less unionized** firms

Bargaining story? unlikely

- ▶ Confused employees bargain more aggressively after the event (pay equity concerns)
 - Ruled out by **immediate effect at $t=0$** and **new hires**
 - Also effect broken by **firm exposure** is not U-shaped

Horizontal equity? Pass-through rate by firm exposure to FA

► Exposure Density



Note: Each dot refers to a separate regression. Wage effects are greater when firms have a higher share of employees receiving child benefits.

Conclusions

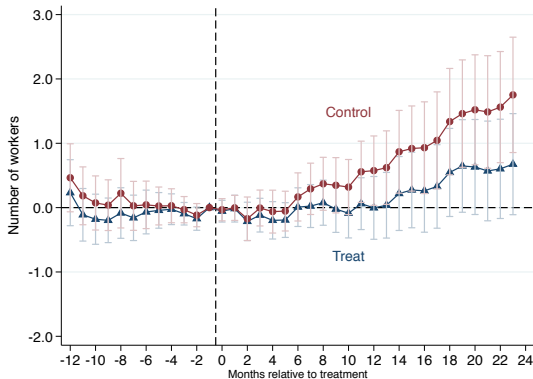
- ▶ **The way transfers are disbursed matters (affects the final incidence)**
(i.e., benefits not *entirely* captured dollar-for-dollar by workers)
- ▶ Δ in the remittance system (from employers to the govt):
 - ▶ Wages \uparrow after firms switch to the government-based system
 - ▶ Pass-through: employers capture $\sim 6/10\%$ of the transfer by paying lower wages
 - ▶ Rent-seeking channel seems to be at play
- ▶ These results raise concerns about the use of firms as intermediaries to disburse benefits
 - ▶ Less salient schemes may lead to capture by employers
 - ▶ Welfare improving reform from workers' point of view

Many thanks!

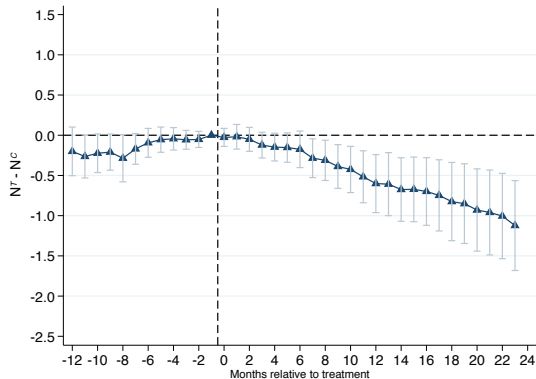
Workers' composition

► Go back

(a) Levels



(b) Difference

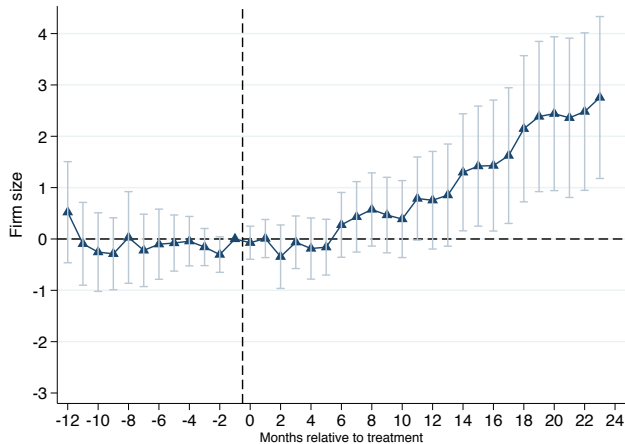


Note: Workers' composition stable at the beginning and then favors workers without children.

$$G_{f,t}^N = \sum_{j=-13}^{14} \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$$

Total employment

► Go back



Note: Firms size increases in the long-run (driven by workers wo/ children). $N_{f,t} = \sum_{j=-13}^{14} \gamma_j \cdot d_{f,t}^j + \mu_f + \mu_t + \epsilon_{f,t}$

Transfer saliency in payslip

► Go back

| | | | |
|---|----------------------------|-------------------------|-----------------|
| EMPLEADOR: XXXXXXXXXXXXXXXXXXXXXXXXXX | | CAJA: XXXXXXXX | |
| DOMICILIO: LA PLATA | | Nº DE INSCRIPCIÓN: | |
| LEGAJO Nº | APELLIDOS Y NOMBRES | FECHA DE PAGO | SUELDO O JORNAL |
| 3 | XXXXXXXXXXXX | 04/06/2010 | 1302.27 |
| FECHA DE DEPÓSITO | | FECHA INGRESO | DOCUMENTO |
| 07/05/2010 04/10 | | 01/03/1987 | |
| BANCO | | SECCIÓN | TARIFA |
| Pcia.Bs.As. | | | MAB |
| CODIGO | CONCEPTO | HABERES | DEDUCCIONES |
| 1 | Sueldo básico | 30 | 1302.27 |
| 2 | Antigüedad | 23 | 419.33 |
| 3 | Presentismo | 8.33% | 299.71 |
| 200 | Jubilación | 11% | 222.34 |
| 201 | Ley 19.032 | 3% | 60.64 |
| 202 | Obra Social | 3% | 116.93 |
| 203 | Cuota Sindical | 2% | 77.95 |
| 208 | P.A.E.C.T.S. | 0.5% | 16.11 |
| 301 | Asig. sijo. | | 720.00 |
| 502 | Asig. Acuerdo. 01 2010 | | 75.00 |
| 504 | Acuerdo Colect. 04 2009 | | 300.00 |
| 505 | Acuerdo Colectivo Abril 08 | | 444.32 |
| CUIL: XXXXXXXX | | Categoría: MAESTRANZA B | |
| Hab. Mo Rem: 819.32 | | Acred. en: Efectivo | |
| LUGAR DE PAGO | | TOTAL HABERES | TOTAL DEDUC. |
| XXXXXX | | 3560.63 | 487.97 |
| | | NETO A COBRAR: 3072.66 | |
| RECIBI CONFORME LA SUMA DE: PESOS TRES MIL SETENTA Y DOS CON 66/100 | | | |
| EN CONCEPTO DE MES HABERES CORRESPONDIENTES AL PERÍODO | | | |
| ANEXO INDICADO Y SEGUN LA PRESENTE LIQUIDACION, ELIENDO | | | |
| CONSTANCIA DE HABER RECIBIDO UN DUPLICADO DE ESTE RECIBO. | | | |
| FIRMA EMPLEADO | | | |

Transfer = \$720
(\$180 x 4 kids)
ATR = 23%

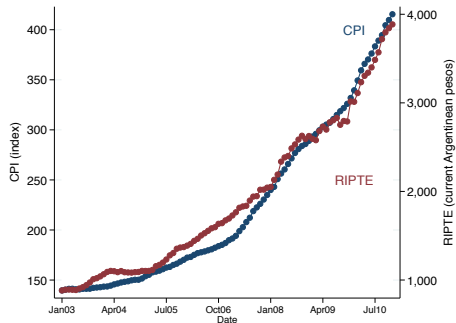
Paid by employers (SFC)

| | | | |
|--|----------------------------|-------------------------|-----------------|
| EMPLEADOR: XXXXXXXXXXXXXXXXXXXXXXXXXX | | CAJA: XXXXXXXX | |
| DOMICILIO: LA PLATA | | Nº DE INSCRIPCIÓN: | |
| LEGAJO Nº | APELLIDOS Y NOMBRES | FECHA DE PAGO | SUELDO O JORNAL |
| 3 | XXXXXXXXXXXX | 04/08/2010 | 1302.27 |
| FECHA DE DEPÓSITO | | FECHA INGRESO | DOCUMENTO |
| 07/07/2010 06/10 | | 01/03/1987 | |
| BANCO | | SECCIÓN | TARIFA |
| Pcia.Bs.As. | | | MAB |
| CODIGO | CONCEPTO | HABERES | DEDUCCIONES |
| 1 | Sueldo básico | 30 | 1302.27 |
| 2 | Antigüedad | 23 | 419.33 |
| 3 | Presentismo | 8.33% | 143.41 |
| 200 | Jubilación | 11% | 205.15 |
| 201 | Ley 19.032 | 3% | 55.95 |
| 202 | Obra Social | 3% | 99.27 |
| 203 | Cuota Sindical | 2% | 66.18 |
| 208 | P.A.E.C.T.S. | 0.5% | 16.54 |
| 502 | Asig. Acuerd. 06 2010 | | 75.00 |
| 503 | Acuerdo 01 2010 | | 100.00 |
| 504 | Acuerdo Colect. 04 2009 | | 300.00 |
| 505 | Acuerdo Colectivo Abril 08 | | 344.32 |
| 506 | Asig. Acu. Emero 2008 | | 100.00 |
| 507 | Ad. Mo Rem. Ac. 06 2010 | | 396.14 |
| 508 | Presentismo art 40 | | 109.58 |
| CUIL: XXXXXXXX | | Categoría: MAESTRANZA B | |
| Acred. en: Efectivo | | | |
| LUGAR DE PAGO | | TOTAL HABERES | TOTAL DEDUC. |
| XXXXXX | | 3290.05 | 443.09 |
| | | NETO A COBRAR: 2846.96 | |
| RECIBI CONFORME LA SUMA DE: PESOS DOS MIL OCHOCIENTOS CUARENTA Y SEIS CON 96/100 | | | |
| EN CONCEPTO DE MES HABERES CORRESPONDIENTES AL PERÍODO | | | |
| ANEXO INDICADO Y SEGUN LA PRESENTE LIQUIDACION, ELIENDO | | | |
| CONSTANCIA DE HABER RECIBIDO UN DUPLICADO DE ESTE RECIBO. | | | |
| FIRMA EMPLEADO | | | |

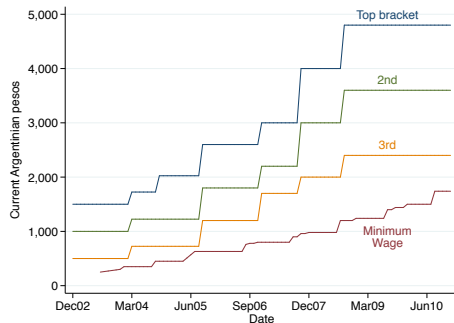
Paid by govt (SUAF)

Inflation and Indexing

► Back FA



(a) Persistent inflation

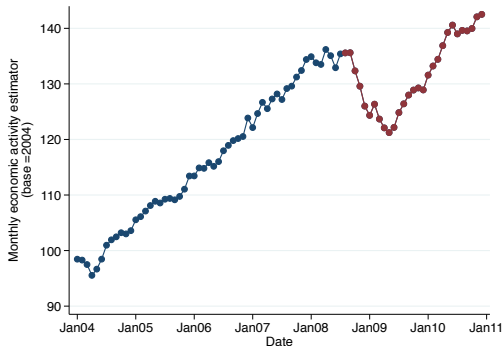


(b) Evolution of FA brackets and MW

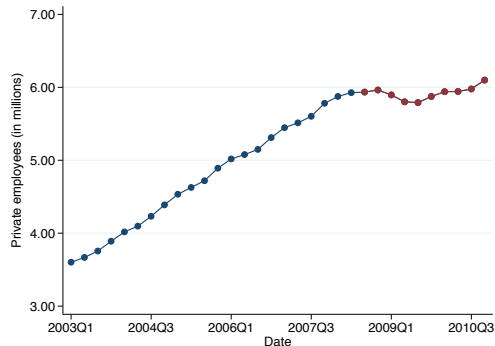
Notes: (a) CPI denotes consumer price index; RIPTE index is the average monthly wage of registered workers (in current pesos). (b) FA brackets are adjusted roughly once per year, with some gaps.

GDP and Employment

► Back FA



(c) **Economic activity (EMAE)**



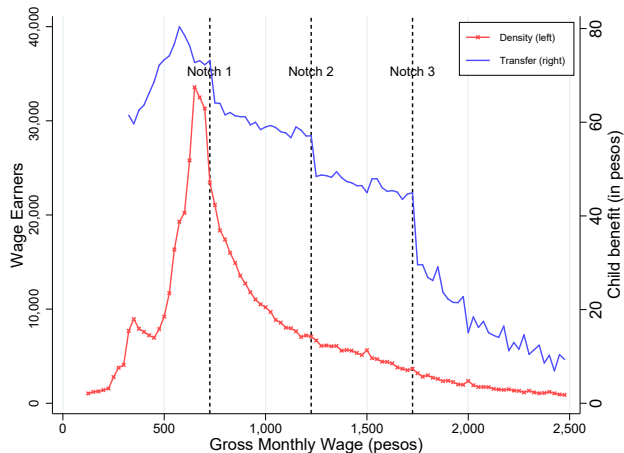
(d) **Private employment**

Notes: (a) large drop in economic activity from August 2008 onwards;

(b) stabilization of employment in the third quarter of 2008.

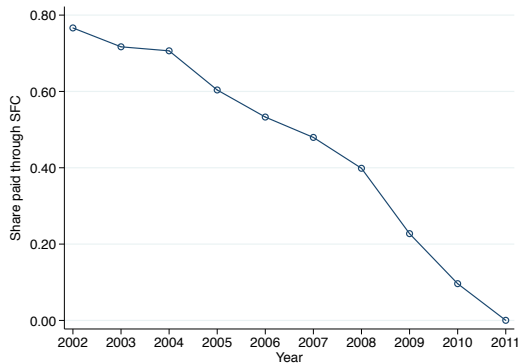
Distribution of monthly wages

► Back FA



Note: figure corresponds to May'04; employees w/ kids working for 12 months.
Notch 1 is located at p40, Notch 2 is located at p70, Notch 3 is located at p80.

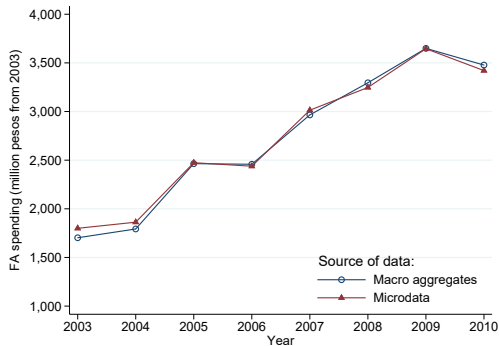
Macro roll-out (official budget information) [► Go back](#)



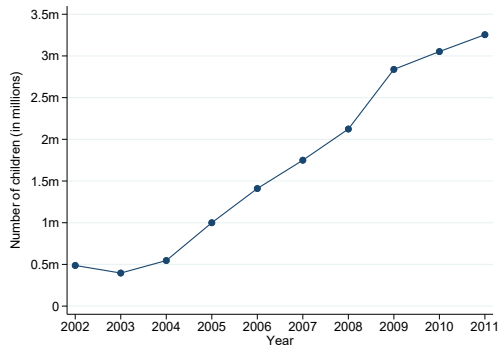
Note: gradual decline in the share of FA paid through the old system (SFC).

FA spending and Beneficiaries

► [Go back](#)



(e) **FA spending (micro vs macro)**



(f) **Beneficiaries (number of children)**

Notes: (a) increase in FA spending over time; replicate macro aggregates using micro-data.

(b) N children receiving the transfer increases (economy booming + formalization).

Incorporation schedule: memo (1)

► Go back

(a) Memo (body text)

Resolución N° 333/2005¹

Cronograma de inclusión de empleadores al Sistema Único de Asignaciones Familiares. A.N.Se.S.

Artículo 1°— Apruébase el cronograma de inclusión al Sistema Único de Asignaciones Familiares (S.U.A.F.) respecto de los empleadores que se encuentran detallados en el Anexo que forma parte integrante de la presente, y que obligatoriamente serán incluidos formalmente al Sistema Único de Asignaciones Familiares en forma paulatina hasta el mes devengado diciembre de 2005.

Artículo 2°— La Gerencia de Prestaciones notificará fehacientemente a los empleadores referenciados en el artículo 1° de la presente sobre los requisitos que deberán cumplir y la documentación que deberán presentar ante la Unidad de Atención Integral/Área Central de esta Administración Nacional de la Seguridad Social, a los efectos de quedar incluidos formalmente en el Sistema Único de Asignaciones Familiares.

(b) Memo annex (with employer identifiers)

ANSES

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Ministerio de Trabajo, Empleo y Seguridad Social

"2005 – AÑO DE HOMENAJE A ANTONIO BERNABÉ"

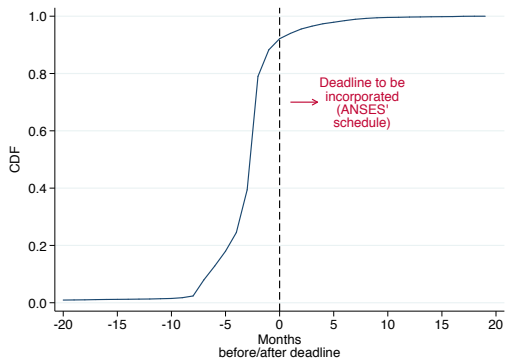


ANEXO

| | |
|---------------|---|
| 20-05047024-6 | JUAN NESTOR NARCISO |
| 20-07924169-6 | BORDA PAULINO APARICIO |
| 20-14131275-9 | WINGEYER HUGO DANIEL |
| 20-17071721-0 | BALLARIO JORGE ALBERTO |
| 20-17639159-7 | FRIGERIO FERNANDO DANILO |
| 20-20195515-8 | CIPOLLONE RAUL ALBERTO |
| 20-22126363-5 | RUIZ DIAZ EULOGIO ANTONIO |
| 23-05243056-9 | MOROSI RICARDO EDER |
| 23-14940864-9 | ROJAS RICARDO ALFONSO |
| 27-13881818-2 | HULZANQUI PATRICIA CARMEN |
| 27-22127177-2 | GONZALEZ MARIELA ALEJANDRA |
| 30-57189536-2 | LINEA 22 SOCIEDAD ANONIMA |
| 30-63872707-9 | GREEN S A |
| 30-65464085-4 | SE NE MI SRL |
| 30-66760328-1 | ASOCIACION COOPERADORA HOSPITAL MUNICIPAL |

Scheduled vs observed incorporation (micro-data)

► Go back



- We digitized 50+ schedule plans:
~60K firms with their “internal deadline”
- Compare *internal* deadline with the *effective* incorporation date
- **Take away:** high compliance
~ 90% of firms incorporated before internal deadline

Formal approval: memo (2)

► Go back

(a) Memo (body text)

Resolución N° 456/2006¹

Incorporación de empleadores al Sistema Único de Asignaciones Familiares. A.N.Se.S.

Artículo 1°— Incorpóranse formalmente al Sistema Único de Asignaciones Familiares a los empleadores que se encuentran detallados en el Anexo que forma parte integrante de la presente, a partir del período mensual devengado correspondiente a agosto de 2006.

Artículo 2°— Los empleadores deberán continuar abonando las asignaciones familiares a sus trabajadores a través del Sistema de Fondo Compensador hasta el período mensual devengado correspondiente a julio de 2006.

Artículo 3°— Los empleadores referenciados en el artículo 1° de la presente, no podrán compensar las asignaciones familiares abonadas a sus trabajadores, a partir del período devengado agosto de 2006.

Artículo 4°— Dése cuenta a la Administración Federal de Ingresos Públicos (A.F.I.P.).

Artículo 5°— De forma.

ANEXO

| CUIT | Razón Social | U.D.A.I. |
|----------------|-----------------|-------------------|
| 30-963840333-8 | Agroexport S.A. | U.D.A.I. San Juan |

(b) Memo annex (with employer identifiers)

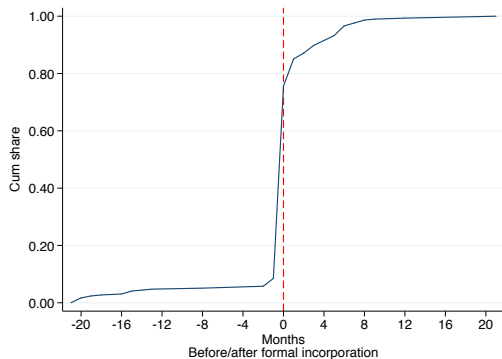


ANEXO

| CUIT | RAZON SOCIAL | UDAI |
|-------------|------------------------------------|------------------------|
| 30575438772 | CONFRAVE S A I C | GERENCIA UCA |
| 30651778170 | CONFRAVE INDUMENTARIA S R L E | GERENCIA UCA |
| 30505426661 | TEJEDURIAS NAIBERGER SAICI Y F | GERENCIA UCA |
| 30515772746 | TRIUMPH INTERNATIONAL | GERENCIA UCA |
| 30515923329 | FAMOFEL FABRICA MODELO DE | GERENCIA UCA |
| 30516142452 | EPIFANIO VELASCO E HIJOS S A I C I | GERENCIA UCA |
| 30500834087 | VIDRIERIA ARGENTINA SOCIEDAD | GERENCIA UCA |
| 30626831660 | INDUSTRIAS 9 DE JULIO S A | OFICINA 9 DE JULIO |
| 30666501396 | COOP DE COOPERATIVAS DE | OFICINA 9 DE JULIO |
| 30545724819 | COOPERATIVA ELECTRICA Y DE | OFICINA 9 DE JULIO |
| 30545744569 | COOPERATIVA DE ELECTRICIDAD | OFICINA BALCARCE |
| 30593302462 | MHOR INDUSTRIAL S A | OFICINA ESCOBAR |
| 30610738369 | ASOCIACION CIVIL NAUTICO | OFICINA ESCOBAR |
| 30608964076 | MARTIN BARROCAS Y CIA SRL | OFICINA ESCOBAR |
| 30520473501 | MANDOLA MATEO LORENZO Y | OFICINA ESCOBAR |
| 30662051868 | ABRANTES SA | OFICINA ESCOBAR |
| 20101633331 | SZYKULA MIGUEL ANGEL | OFICINA ESCOBAR |
| 20121737052 | KANDRACHOFF NESTOR PABLO | OFICINA ESCOBAR |
| 30578380015 | GOYAIKE S A A C I Y F | OFICINA ESCOBAR |
| 30653466931 | GNC ESCOBAR SA | OFICINA ESCOBAR |
| 30580736528 | BEST PAINT S A | OFICINA ESCOBAR |
| 30559721502 | PRENSADORA MURO SOCIEDAD DE | OFICINA ESCOBAR |
| 30522601264 | COOP ELECT CONS Y SERVICIOS | OFICINA GENERAL ALVEAR |

Formal vs observed incorporation (micro-data)

► Go back



- Hard to track universe of approval memos
- We make public queries on a random sample of 300 firms to check the formal incorporation date (see next slide)
- Compare *formal* vs *observed* dates
- **Take away:** high compliance
~ 80% incorporated right at the formal approval date
No incentives to delay: can't *compensate* paid transfers

App to query formal incorporation dates

► Go back

 **ANSES**

2.0  **autopista
de Servicios**

Consultar

Consultar

Consulta de Habilitación de Empresas en SUAF

CUIT: (Ingrese sólo dígitos)

Ingrese el código de la imagen: 

Consultar

Datos de la Empresa

Razón Social: TERRA CITRUS SRL

Estado: HABILITADO

Detalle: DESDE EL DEVENGADO 08/2004 POR RESOLUCION. D.E. ANSES Nº 641/03 DEL 29-05-03

Notification to employees (sworn statement)

[► Go back](#)

| | | |
|--------------|------------------|---|
| ANSES | Form. PS.2.61 | Notificación del Régimen de Asignaciones Familiares Sistema Único de Asignaciones Familiares |
|--------------|------------------|---|

Frente 1

Este Formulario reviste carácter de Declaración Jurada y se debe completar en letra de imprenta, sin tachaduras ni enmiendas

RUBRO I - DATOS DEL TRABAJADOR (a completar por todos los trabajadores con o sin cargas de familia)

| | | | |
|----------------------------|---------------------|---------------------------------|--------------|
| Apellido y Nombre Completo | | Fecha de Nacimiento | Nacionalidad |
| CUIL | Tipo y N° Doc./CUIL | Sexo | Estado Civil |
| Domicilio - Calle - Numero | | | |
| Piso | Depto. | Código Postal | Localidad |
| Teléfono | | Dirección de Correo Electrónico | |

RUBRO II - DATOS DEL EMPLEADOR

| | | |
|----------------------------|--------|---------------------------------|
| Razón Social | | CUIT |
| Domicilio - Calle - Numero | | |
| Piso | Depto. | Código Postal |
| Teléfono | | Dirección de Correo Electrónico |

Dejo constancia, por medio de la presente, que en el día de la fecha, me he notificado de las normas básicas y principales derechos que me asisten con relación al Régimen de Asignaciones Familiares y que surgen del cuadro existente al dorso de la presente, recibiendo copia, en este acto, de la Ley N° 24.714, sus normas reglamentarias y de la Resolución ANSES N° 292/08 y sus modificatorias.

Asimismo, me notifico que los trámites para solicitar la liquidación y pago de las Asignaciones Familiares que me correspondan deberá realizarlos personalmente o a través de un "Representante" designado por mí para tal fin, dentro de los plazos que surgen del cuadro existente al dorso de la presente, en cualquiera de las Unidades de Atención de ANSES, presentando -cuando corresponda-, debidamente confeccionados, los Formularios respectivos y la documentación que en cada caso se detalla, además de la que adicionalmente me pudiera ser requerida. Tomo conocimiento, además, que cualquier reclamo deberá formularlo personalmente ante ANSES dentro de los plazos de caducidad establecidos por la normativa vigente, presentando el Formulario PS.2.72 "Reclamos Generales para los Sistemas SUAF y UVHI", debidamente cumplimentado.

Dejo constancia también, que asumo el compromiso de notificar a mi empleador toda novedad/modificación que se produzca con relación a mis cargas y relaciones de familia, acompañando la documentación que las acredite, a efectos de que éste las informe a ANSES a través del Programa de Simplificación Registral.

Me comprometo a informar a ANSES el medio de pago a través del cual deseo percibir las Asignaciones Familiares. Finalmente me notifico que todos los datos que aporte a ANSES personalmente, a través de un "Representante" o de mi Empleador, para la percepción de las Asignaciones Familiares, tendrán carácter de Declaración Jurada, reconociendo el derecho de ANSES a reclamarme su restitución o compensar automáticamente los importes con otras asignaciones en caso de percepción indebida de mi parte, sin necesidad de notificación previa por parte del citado Organismo.

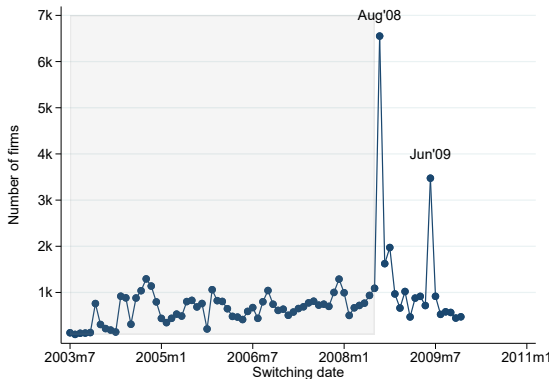
Localidad, de de

Firma/Aclaración de Firma
del TrabajadorFirma/Aclaración de Firma y
Sello del Empleador

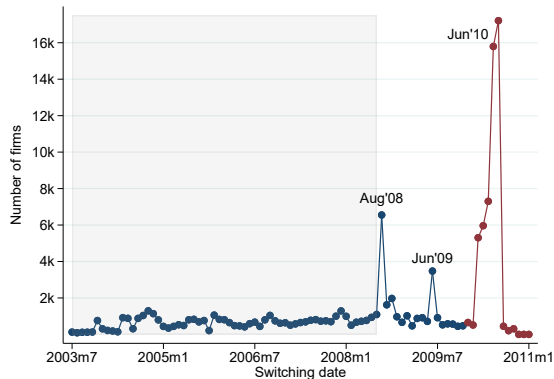
- Within ten days after the switch, firms must inform their workers about the new payment mechanism of family allowances
- Employer and employees must sign this declaration acknowledging the change
- The sworn statement + change in pay slips, make the policy change salient

Event frequency [► Go back](#)

(a) Excluding 2010



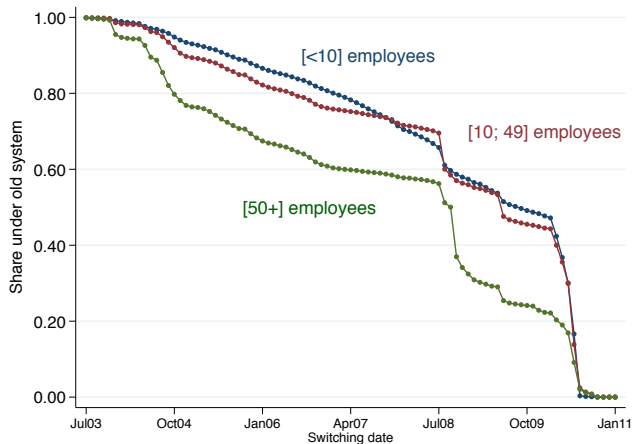
(b) Full period



Note: massive incorporation in Aug'08 (Recession), Jun'09, Mar-Jul'10.

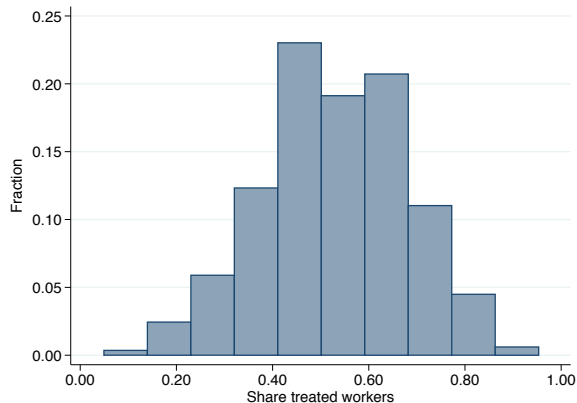
Roll-out by firm size

► [Go back](#)



Note: Large firms switched first into the new system (size = N of employees in 2003).
(N firms by group: 86,868 small, 23,159 medium, 5,839 large).

Distribution of firm exposure to family allowances

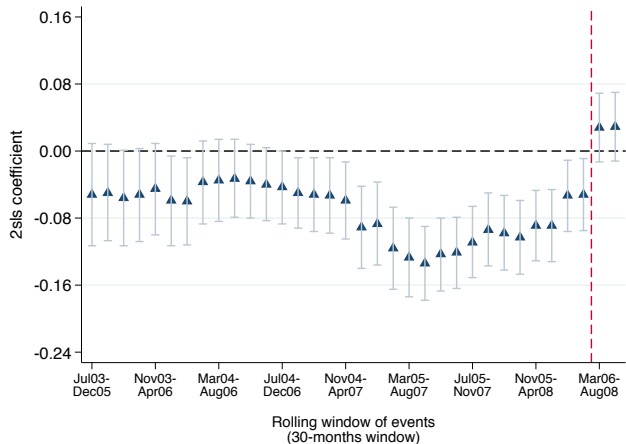


Note: exposure defined as the within-firm share of workers with children.

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Dynamic effects: rolling window of events

► Go back

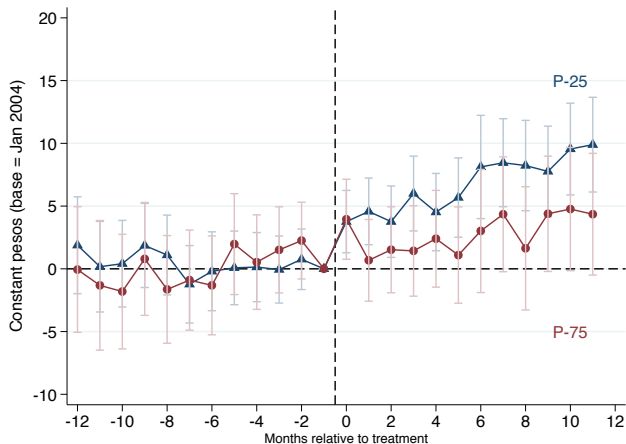


Note: Each dot refers to a different regression with a *rolling* window of events.

► Go macro context

Wage effects: Δp_{25} and p_{75}

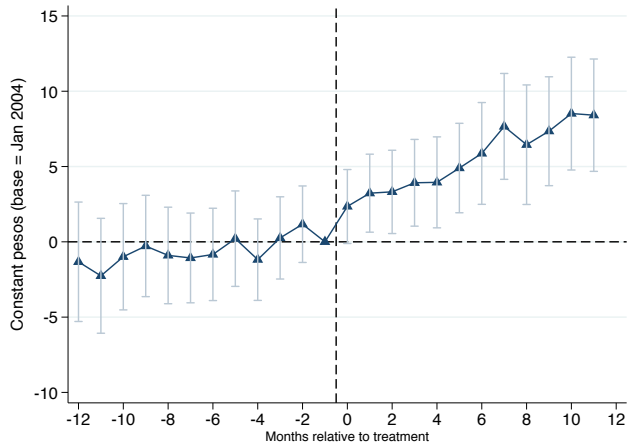
► [Go back](#)



Note: Increase in wage is larger for workers located at the bottom of the distribution (p_{25}); likely more treated due to the progressive transfer scheme.

Wage effects: Balanced panel

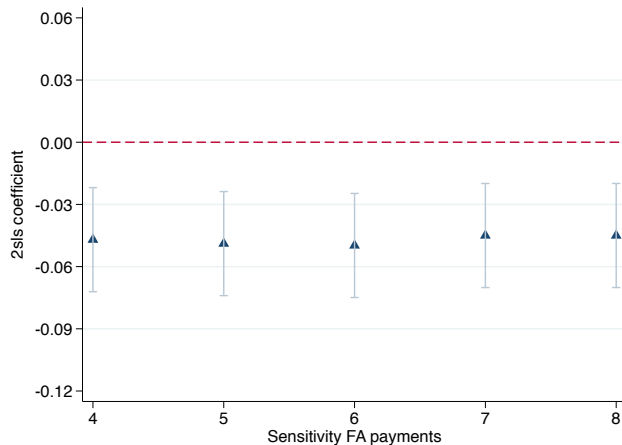
► Go back



Note: Results remain unchanged for a balanced panel of firms present in the 96 months of data.

Sensitivity to months of transfer payments (2SLS)

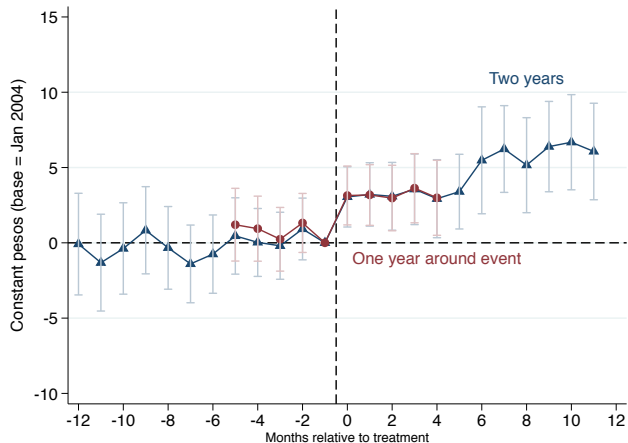
► [Go back](#)



Note: The result is very stable when we vary the sample of firms based on the number of months they were paying family allowances right before the event. We consider firms paying at least 4, 5, 6, 7, and 8 months.

Sensitivity to the event window

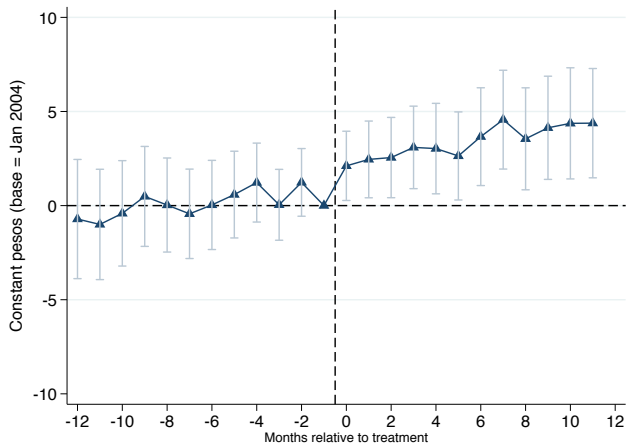
[Go back](#)



Note: Results remain unchanged when we use a time window of 6 months before and after the event instead of 12 months.

Alternative treatment group definition

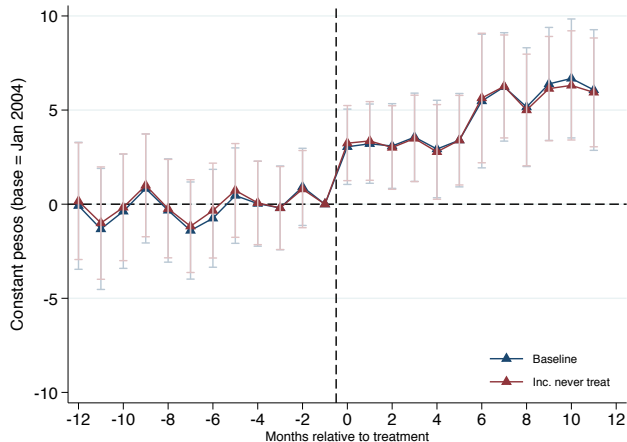
► [Go back](#)



Note: Results remain unchanged when using a treatment group with workers that are fully treated during the period 2003-2010 (with children ages less than 18 years old during the whole roll-out period).

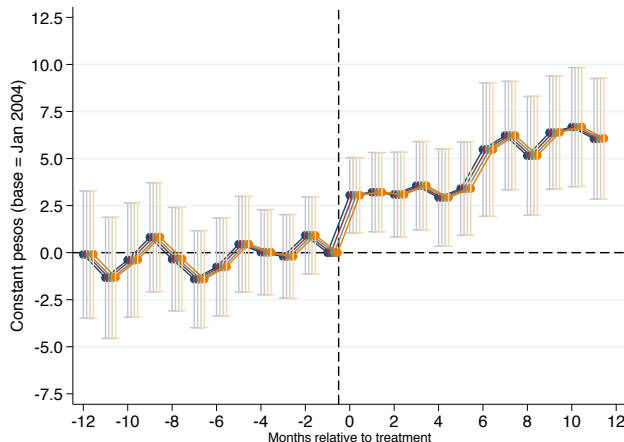
Alternative including never treated

► [Go back](#)



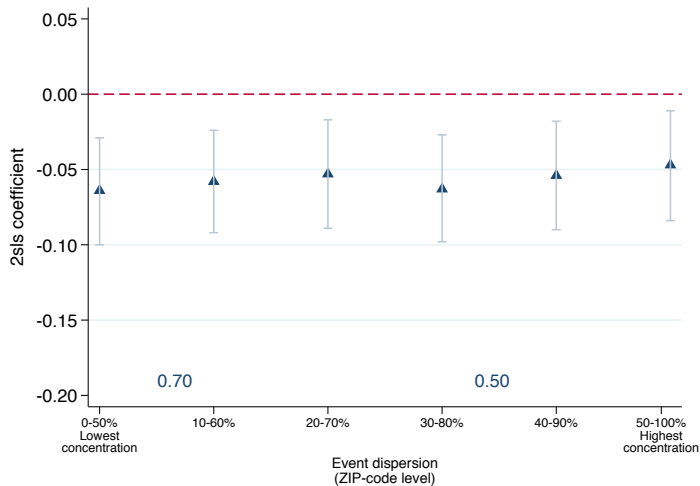
Note: Results remain unchanged when we include never treated firms in the control group.

Wage effects under alternative specifications (including controls)

[► Go back](#)

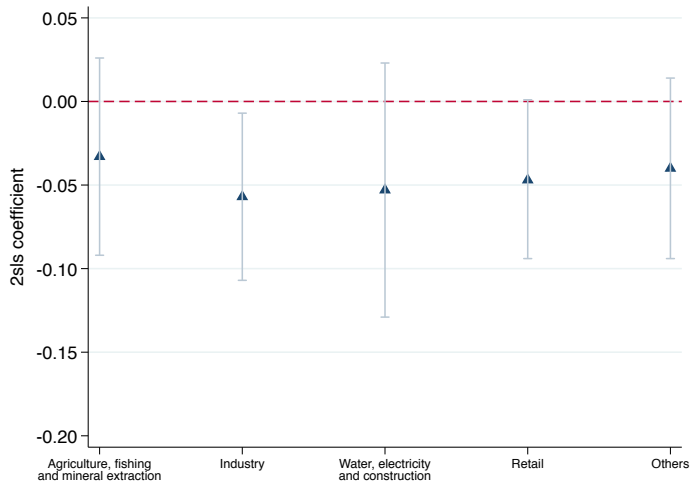
Note: Event-study estimates for the main specification (blue); controlling for firm size (green); controlling for the gap in the number of T and C workers (orange).

Heterogeneity by ZIP-code dispersion of events (2SLS)

[▶ Go back](#)

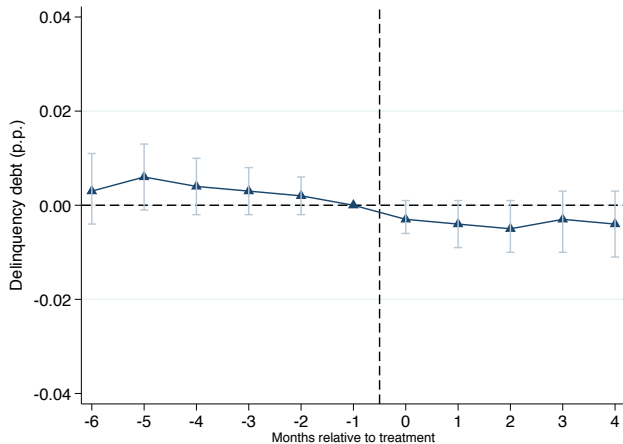
Heterogeneity by sector (2SLS)

[► Go back](#)



Delinquency rates: past due debt (90+ days)

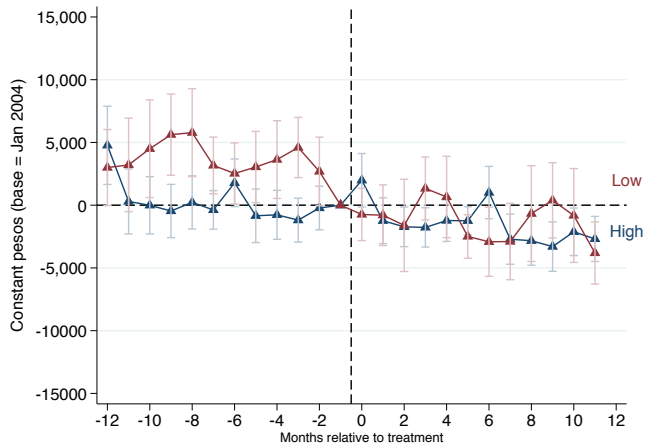
► Go back



Note: firms switching btw Oct'03 and Jul'04 and in 2005 (N=10,481).

Wage bill of high vs low exposed firms

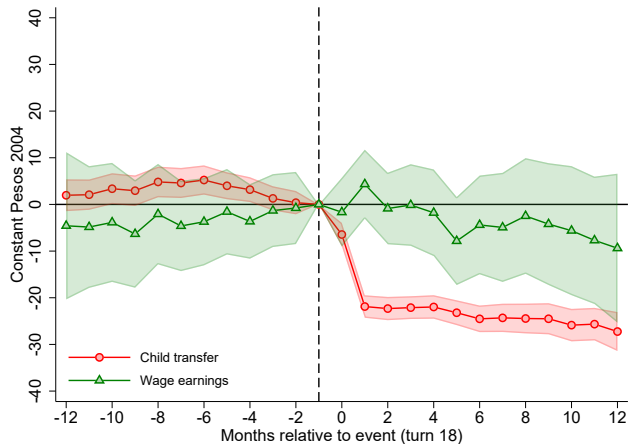
► [Go back](#)



Note: No large or visible effect on total wage bill.

Child turns 18: 1st and 2nd stage (within firm T-C)

► Back FA



Note: event study when a kid turns 18 and workers lose eligibility.