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Maria Gabriela Palacio

**Ecuador's Social Policy  
Response to Covid-19:  
Expanding Protection  
Under High Informality**



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**Maria Gabriela Palacio**

Ecuador's Social Policy Response to Covid-19: Expanding Protection Under High Informality

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# ECUADOR'S SOCIAL POLICY RESPONSE TO COVID-19: EXPANDING PROTECTION UNDER HIGH INFORMALITY

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Maria Gabriela Palacio\*

## ABSTRACT

This report examines Ecuador's social policy response to mitigate the Covid-19 pandemic's effects and protect vulnerable populations. It chronologically traces containment, closure policies, social policies and programmes put in place following the announcement of Covid-19 as a global pandemic. A combination of external constraints and domestic structures, i.e. informality and weak coordination, led to truncated efforts in the healthcare response, while persistent inequalities in access to technology and high levels of informality led to fragmented education, labour policies and social protection responses. The report zooms into the Family Protection Grant (Bono de Protección Familiar or BPF), a new social protection programme that covers informal workers, which captures the difficulties in reaching unregistered populations amid lockdown and containment measures.

## INTRODUCTION

Ecuador's social policy response has to be situated in a context of tightened access to finance and other external constraints, as well as domestic structures that hindered their efficacy, e.g. informality and unequal access to technology. Though efforts were made in terms of closure and containment policies, due to the limited reach of the social policies to cushion their effects, they were hard to implement in practice or had significant consequences for the livelihoods of vulnerable workers. As a result, 82% of households deemed the government's response to be deficient (Altmann, et al., 2020), listing as the main reasons: deferral, ineffective communication, lack of coordination between the central government and subnational governments, overloaded hospitals or mere lack of response. Further, containment and closure policies, e.g. closing schools, partial workplace closure (or telework), were not sufficiently supported by social policies and programmes to cushion their effects, except targeted forms of income support (i.e. social assistance), donations, housing, and contract reliefs. The Family Protection Grant (*Bono de Protección Familiar* or BPF), a new social protection programme to provide coverage to informal workers, had the potential to fill this gap but was limited by incomplete registries on vulnerable informal populations. Other responses, e.g. public information campaigns and the protocols for the attention of vulnerable populations were also set in motion. Nevertheless, despite information campaigns and specific protocols, according to a study by the Central University of Ecuador, only 39% of the population reported knowing the reasons why quarantine measures were put in place in the country (Altmann, et al., 2020).

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Ecuador entered the second half of December 2020 with 208,828 confirmed cases and 13,984 fatalities due to Covid-19 (Coronavirus Resource Center, 2020; WHO, 2020). The Latin American country was soon identified as one of the hardest hit globally, next to Peru, once the pandemic's epicentre moved to the region (Financial Times, 2020a). Nevertheless, actual mortality is likely to be underrepresented, due to the scarcity of tests, the additional deaths from treatable diseases resulting from limited access to intensive care units or ICUs and the general collapse of the health sector in Ecuador. Various estimates of excess mortality in Ecuador, i.e. the number of deaths above the historical average for a specific period as recorded in Civil Registries, shows that the number of fatalities was higher<sup>1</sup> than those reported by the government.

The first confirmed Covid-19 case was reported on 29 February 2020: a woman in her 70s who resided in Spain and returned<sup>2</sup> from Madrid to Guayaquil in mid-February. Within a few weeks, and with a population of above two million inhabitants, the city of Guayaquil became the first Covid-19 hotspot. The government struggled to bury the dead, for bodies were left in the streets of Guayaquil – not all were attributed to the virus as tests were not widely available. A combination of collective panic, misinformation, and the collapse of burial services led to jarring images that made Ecuador infamous in global news outlets. By late March, the Municipal Director of Hygiene and Markets of the city announced the necessity to prepare a mass grave to bury about 300 bodies in Guayaquil (BBC, 2020), further exacerbating collective panic and discontent with the government's response.

On 12 March 2020, the government decreed a state of emergency in all health centres in the country affiliated to the National Health System, including laboratory facilities, units of epidemiology and control, air ambulances, medical and paramedical services, hospitals, and outpatient clinics. This Ministerial Decree directly responded to the imminent effects of the Covid-19 virus and aimed at preventing an outbreak. Following the declaration of Covid-19 as a global pandemic by the World Health Organisation or WHO, on 16 March 2020, the government decreed a state of exception given the exponential growth in the number of confirmed cases. The state of exception, in practice, meant limited mobility, i.e. the freedom to transit and the right to free association and reunion, a strict restriction imposed to guarantee the observance of social distancing and quarantine measures. It also declared a curfew as of 17 March 2020, while designating exempted groups whose mobility was permitted so they could assist in the public response to the pandemic, e.g. National Police, Armed Forces, health personnel. Thus, the state of emergency declaration was deemed necessary to coordinate the public response, mobilise the state's resources, and prioritise public expenditure. However, there was weak coordination with subnational governments, either because of inaccurate or incomplete data (Plan-V, 2020b), low enforcement of sanctions (El Comercio, 2020c) or lack of harmonisation of policies and responses by municipalities (El Comercio, 2020a).

On 27 March, the Committee for National Emergencies (COE or *Comité de Operaciones de Emergencia Nacional*), released the Protocol for Communication and Care of Cases of Gender and Intrafamilial Violence during the Covid-19 emergency or *Protocolo de Comunicación y Atención de Casos de Violencia de Género e Intrafamiliar en la Emergencia por Coronavirus (Covid-19)* (COE, 2020). This protocol was drafted in response to the plea by women rights activists who highlighted the increase in gender violence and it follows the recommen-

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- 1 While Sebastián Naranjo, senior analyst at Cálculo Electoral, a data analysis group, reports a level 230% higher than the usual figures for April 2020 – equivalent to 14,460 deaths (2020), a New York Times Big Data analysis estimates that mortality in Ecuador was 15 times higher than the official number of Covid-19 deaths reported by the government for the same period (New York Times, 2020). As of December 2020, Naranjo estimates a total excess mortality of 37,753 considering civil registry data from 12 March 2020 until 17 December 2020, when compared to historical averages for these months in 2017, 2018, and 2019, as obtained from the Statistics Department, INEC and published by the Civil Registry (or *Registro Social*). The Financial Times, which estimates the number of deaths per week vs recent years, counts 10,000 more deaths than the normal trend between the start of March 2020 and December 2020, an increase of more than 300% (Financial Times, 2020a). Yet, Ortiz-Pardo and Fernández-Naranjo argue that these estimates, based on historical weekly or monthly mean values, are sensitive to outliers and thus misleading, suggesting instead using other measures such as daily median – in combination with other estimation methods (2020).
  - 2 On arrival, the 'patient zero' joined family events. Though she recounted mild symptoms during the flight to Ecuador, she died without knowing she had been infected with the virus (Ministerio de Salud Pública, 2020). Two additional cases also arrived from Spain and another from Sweden, localising the outbreak in the provinces of Guayas, Pichincha, and Los Rios (ibid.).

dations of the Follow-up Mechanism to the Belém do Pará Convention (or MESECVI) of the Organization for the American States (OAS). On 31 March, CONADIS or *Consejo Nacional para la Igualdad de Discapacidades* (National Council for the Equality of Disabilities) (2020) released a protocol for persons with disabilities and their families: *Guía de prevención y atención por contagio del virus Covid-19 en personas con discapacidad y en condición discapacitante temporal y sus familias*, which offers general guidelines to prevent the spread of Covid-19 while caring for persons with permanent or temporary disabilities, both at home and in the community, in particular, norms regarding hygiene and psychological health. Last, the Protocol for Intercultural Awareness for the Prevention and Care of Covid-19 for Indigenous Peoples and Nationalities, Afroecuatorians and Montubios in Ecuador or *Protocolo con Pertinencia Intercultural para la Prevención y Atención de la Covid-19 en Pueblos y Nacionalidades Indígenas, Afroecuatorianos y Montubios del Ecuador* (Consejo Nacional para la Igualdad de Pueblos y Nacionalidades, 2020) was issued. The protocol aimed to approach community leaders in order to coordinate actions with public entities, particularly humanitarian aid and transport. In addition, the CONAIE or *Confederación de Nacionalidades Indígenas del Ecuador* (Confederation of Indigenous Nations of Ecuador) and CONFENIAE or *Confederación de Nacionalidades Indígenas de la Amazonía Ecuatoriana* (Confederation of Indigenous Nationalities of the Ecuadorian Amazon) adopted voluntary measures, such as self-quarantine in indigenous peoples' and nations' territories and prohibiting activities such as tourism (FILAC, 2020).

Though the Covid-19 outbreak was a crisis full of unknowns, it required massive efforts to adapt the healthcare system's limited capacity. Although the General State Budget for social policies had increased (King & Samaniego, 2020) relative to gross domestic product, the Ecuadorian Ministry of Health had a weak coordinating role due to years of underfunding.<sup>3</sup> As of 2017, the country was ranked as the worst country regionally in health coverage (Plan V, 2019). Further, the system has been increasingly commodified, as health funding is increasingly channelled to the private sector, resulting in Ecuador having the highest out-of-pocket expenditure as a percentage of health expenditure in the region (Fischer & Badillo, 2020). The cutbacks in public healthcare expenditure were exacerbated by the International Monetary Fund or IMF's call for fiscal adjustment, including a large layoff of public healthcare workers (ibid.) who could have supported the health response (Naciones Unidas, 2020), in the framework of the Extended Arrangement Under the Extended Fund Facility of 2019 (IMF, 2019). The new Extended Facility of 15 December 2020 calls for further fiscal adjustment equal to 5.5% of the gross domestic product (Progressive International, 2020).

The state of emergency was also plagued with irregularities. Though the government had reassured the population that there were enough medical provisions to face the pandemic, the state's actual response soon revealed a lack of preparedness and vulnerability to the Covid-19 outbreak. When the decree came into force, lengthy and bureaucratic procedures were waived to ensure that medical supplies could be swiftly acquired. There was a strong urge to acquire mechanical ventilators to provide respiratory support to Covid-19 patients, but when compared with some other ten countries in the region, Ecuador was the country that bought the lowest number of respirators. To illustrate this point, as of September 2020, the Ecuadorian government acquired 57 mechanical ventilators for a population of about 17 million people. In contrast, Paraguay, a country with less than half the Ecuadorian population (about 7 million), purchased 63 mechanical ventilators (GK, 2020). Ecuador's health response was stained by other corruption scandals, including purchasing overpriced equipment or irregularities in contracts involving the Ministry of Health (ibid.).

The government also faced the daunting task of keeping a resource-based economy afloat. Covid-19 has exposed the financial weaknesses of export-oriented and debt-dependent economies (Büscher, et al., 2021). Ecuador's President Lenin Moreno even referred to this period as "the real first world war" (Financial Times, 2020d). Despite efforts to put finances on a strong footing, the oil-dependent Ecuadorian economy was hamstrung financially. It grapples with USD 58.4 billion of total debt, more than half its annual gross domestic product (Financial Times, 2020b). With energy prices at a historical minimum and damage to the country's two main oil pipelines (Financial Times, 2020d), as a dollarised economy, the only influence it has over the money supply is preventing outflows. While the government failed to make USD 200 million in bond interest payments due to the public health crisis's urgency, it still made a USD 325 million principal payment on its 2020 sovereign bonds due in March 2020 (Financial Times, 2020b) and reached an agreement with its bondholders on 3 August 2020 to

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3 Between 2018 and 2020, the national budget allocated to health was reduced from USD 3.037 billion to USD 2.877 billion (Observatorio del Gasto Público, 2020).

restructure its USD 17.4 billion of sovereign debt (Financial Times, 2020c). The government had to navigate these external pressures, next to strong opposition for prioritising debt servicing (CDES, 2020) and the possibility of significant social and political unrest – as indicated by mobilisations amid the restrictions in October 2020 (El Comercio, 2020b), echoing the 12 days of protests in October 2019 that followed the announcement of the end to a fuel subsidy and a series of austerity reforms recommended by the IMF, as part of a plan to reduce public debt (Díaz Pabón & Palacio, forthcoming). These external constraints further limited the health response to the Covid-19 pandemic.

## EDUCATION AND TECHNOLOGY: EXPOSING INEQUALITIES

The first initiatives coordinated by the government relied on donations. Platforms such as *Dar una Mano, Sin dar la Mano* (Giving a Hand without Shaking Hands, available at [www.darunamanoecuador.com](http://www.darunamanoecuador.com)), brought together private and public contributors to provide kits of 5, 10 or 20 dollars to vulnerable groups. Thus, these were distributed by the National Police under the category of food vouchers and in-kind transfers coordinated partly by the state. The Executive introduced this programme directly, without any necessity for legislative reform. A total of 61 municipalities joined this campaign in coordination with the Ministry of Social Inclusion (or MIES) after new funds were made available for these subnational governments to fight the pandemic, for a period of 90 days, when the government approved a temporary suspension of their capital and interest payments to the Development Bank of Ecuador (or BdE). By the end of April, the government announced the creation of a Solidarity Basket (or *Canasta Solidaria*) to be delivered at public schools. A total of 1.3 million baskets were distributed to secure at least one daily meal for children in vulnerable households for an estimated period of eighteen days. The baskets were also distributed at corner shops (or *tiendas de barrio*, listed at [www.tiendacerca.ec](http://www.tiendacerca.ec)). A subtotal of 750,000 baskets were distributed in neighbourhoods deemed vulnerable to poverty, and about 140,000 baskets were distributed directly to the homes of the elderly.

In April 2020, the government indicated that classes should<sup>4</sup> shift to the virtual (online) modality for all schools. The resolution also indicated that the Educative Plan Covid-19 should be revised in light of the limitations students face in access to technology, without further specifying a new allocation of funds or concrete measures. It also stated that salaries should continue to be paid to all teachers and administrative staff, and educational institutions should guarantee labour security to their employees. Despite these mitigation measures, marked inequalities in technology access (National Geographic, 2020) and household income reduction (King, et al., 2020) might still result in a massive reversal in education gains. A study conducted by UNICEF and PUCE flags that about 1.2 million children live in a condition of vulnerability (Samaniego, 2020). If adolescents were also to be included in the calculation, the figure reaches 2.5 million underage children who are in a situation of risk during the pandemic, and whose families most likely respond by taking them out of school, either because of their inability to pay tuition fees or to increase the household's labour supply to cope with the crisis, i.e. an increase in child labour. Furthermore, for the first time in 60 years, the pandemic could increase child mortality and malnutrition (Lopez Boo, et al., 2020). Nevertheless, since the Covid-19 health crisis mostly affected the elderly and adults with underlying health conditions, children in vulnerable situations (Samaniego, 2020) have received less attention.

## INFORMALITY, LABOUR POLICIES, AND LIABILITIES RELIEF: FRAGMENTED RESPONSES

In late May 2020, the World Health Organisation announced that the Latin America region had become the pandemic's epicentre (Marquez, et al., 2020). The high levels of inequality and informality curbed the effectiveness of containment measures and policies in Ecuador (Plan V, 2020a), a trend observed in other countries in the region (The Guardian, 2020). The region had witnessed an increase in informal activities, mostly own-account work – at the lower-tier of the income distribution, to pick up the slack left by cost-cutting strategies and

4 First for the Highlands region and the Amazon region, in which the academic year runs from September until July. For schools in the Coast and the Galapagos Islands (regions in which the academic year starts in June), it was first stated that an evaluation should be conducted to determine the feasibility of online classes. It would eventually be determined that the latter should also opt for remote learning. All in-person activities were prohibited.



limited formal employment creation (ECLAC, 2019). Informal workers were significantly affected by these measures. Their stark reality became evident when implementing mitigation measures that impeded mobility. Workers lacked the economic security (Aguilera, 2020) to take sick leave or cope with unexpected emergencies, including unemployment, sickness, or loss of income. Such security remains the privilege of formal workers covered by social security. In Ecuador, formal workers have also struggled to keep their jobs, as informal arrangements filter social security and labour regulation even in the 'regulated' formal sector (Palacio, 2020).

On 15 May 2020, the National Assembly approved the Humanitarian Support Law Enacted to Address the Covid-19 Economic Emergency. This law included legislative reforms in the areas of healthcare, labour market, education, and housing. As provided by the social security system (led by the IESS or *Instituto Ecuatoriano de Seguridad Social*), the health coverage extension was targeted at those affiliates whose activities ceased because of lockdown measures and who could not make contributions. It extended coverage for 60 additional days to those affiliated to the Ecuadorian Institute of Social Security, beyond the regular period established by law. This component of the reform had an ex post facto character and governed the health sector from 16 March 2020, when the President of Ecuador had declared the state of exception. Also, in terms of social security, the reform allowed for late payments of contributions by voluntary contributors, owners of small and microenterprises, entrepreneurs, and cooperatives, who had to cease their activities due to the state of emergency, and thus could not service their liabilities and pay their fees to the social security system in March, April, May, and June 2020. Late payments could be made without any interest costs or penalty fees.

The legislative reform also allowed dependent employees who contribute to the social security system to receive unemployment benefits during March, April, May, June, and July 2020. The affiliate must have made at least 24 contributions to be eligible, of which six must have been made uninterruptedly and right before the Covid-19 outbreak. The law stated that they should be unemployed for more than ten days to apply for this benefit. Unemployment insurance is low in Ecuador, precisely because of the difficulty of making continuous contributions to the social security system (Palacio, 2017) given the levels of temporary employment and casual work. Furthermore, workers in the formal sector lack sufficient protection, as the increased risk and uncertainty that employers face also makes them unwilling to take on any additional costs during the pandemic, thus less likely to protect wages and observe labour regulation.

Social security reforms remain urgent in a context of economic insecurity and precarity. However, the law seems to fall short in extending coverage to those in the informal sector or working under atypical arrangements. First, there is a structural problem in terms of social security coverage. There is a coverage gap of nearly nine percentage points between formal employment, i.e. full-time registered employment with a salary equivalent or greater than the minimum wage, and insured employment, i.e. those workers contributing to the social security system (Gabinete Sectorial de lo Social; Sistema de Naciones Unidas, 2020). Second, and after disaggregating these figures according to official poverty indicators, it is found that about 75% of the working poor (as measured by the unmet basic needs approach or NBI for *Necesidades Básicas Instatisfechas*) are excluded from contributory social security (ibid.). Third, according to an ILO study, the country will experience higher unemployment and lower formal employment levels, leading to a reduction in available reserves for old-age retirement (IVM – the Spanish acronym for *Fondo de Invalidez, Vejez y Muerte*) equivalent to seven years of funds. Before the crisis, funds were estimated to be sufficient for the next 27 years, and have now been reduced, due to the pandemic, to 20 years (Organización Internacional del Trabajo, 2020).

In terms of labour policies, the Humanitarian Support Law also included the option for employers and employees to modify the labour contract (or employment agreement) if both parties can agree to maintain the employment relationship, without this new arrangement affecting the observance of the minimum wage or the sectoral salary as determined by the official authorities for a full-time position. The agreement had to be bilateral and communicated immediately to the Ministry of Labour for its monitoring and enforcement. In case the employee was made redundant, during the first year that the law comes into force, compensation can be set at the salary level before the new labour agreement. Further, this law allowed the reduction of the working day by 50% of the regular time and a salary by up to 45% of the pre-pandemic level. The law also provides for the creation of special emergency labour contracts, which allowed for the continuation of income-earning activities for a limited period (maximum one year). These contracts can be renewed once and for a similar period, applicable to either full- or part-time appointment: a minimum of 20 hours a week and a maximum of 40 hours a week, distributed over (a maximum of) six working days, and for no more than 8 hours a day.

In terms of housing and to cushion the (labour) income shock, the Humanitarian Support Law regulates the temporary suspension of evictions during the state of exception and for an additional 60 days. In order to be eligible, tenants must pay at least 20% of the overdue rent. If renting a property for commercial use, the tenants must prove that labour earnings have decreased by at least 30%. This suspension can be extended if the property owner and tenant reach a written agreement. In case the property owner belongs to one of the vulnerable groups, the law indicates that the suspension will not apply.

In addition to the legislative reforms discussed above, the government created the programme Reactivate Ecuador, which allocated USD 500 million to small and medium-size enterprises that reached a flexible work arrangement with their employees, for instance, to reduce the working hours or salary. This approach, however, transferred the responsibility of regulating and protecting work to employees themselves. Some could not reach an agreement and were made redundant (Palacio, 2020).

## ■ BONO DE PROTECCIÓN FAMILIAR: AN EFFORT TO EXTEND SOCIAL PROTECTION TO INFORMAL WORKERS

The social protection response has revolved around targeted social assistance to curb the pandemic's effects and its regressive redistributive effects in Latin America (Gentilini, et al. 2020). The latter is understood as a subset of social protection and encompassing programmes targeted at the most impoverished populations (Barrientos & Hulme, 2008), usually under the label of 'non-contributory' support. The region's social assistance response involved creating and expanding (existing) cash transfer programmes and in-kind transfers (ECLAC, 2020). The provision of new cash transfers accounted for 17% of the measures adopted, while the increases in the amounts paid under existing cash transfer programmes amounted to 13% (ibid.). The expansion of population coverage of existing cash transfers amounted to 4%, and the early disbursement of existing cash transfers accounted for 5%. In total, 49% of the measures were related to cash transfers (ibid.). Many of these transfers were aimed at giving some sort of protection to informal workers. Other social protection measures, including labour regulation, were also implemented in the region, but were mostly applicable to formal workers, and included: telework, unemployment insurance (applicable to those contributing to social security systems), or waivers of bill payments.

To set the national context, it should be noted that Ecuador's social protection system is organised around two themes: 1) universal access to social security and social mobility, and 2) a (non-contributory) social protection floor. The social protection floor design precedes this pandemic and is mostly concerned with alleviating income poverty amongst the most vulnerable populations, e.g. *Bono de Desarrollo Humano* or BDH. Amid the Covid-19 outbreak, Ecuador's social protection response maintained current benefits and prioritised the delivery of an additional cash transfer programme: Family Protection Grant or BPF, discursively presented as extending assistance to informal workers. The programme was rolled out in two phases: USD 120 paid in two instalments made in April 2020 (USD 60) and May 2020 (USD 60) to households identified as vulnerable to poverty using the Social Registry; USD 120 paid between 1 May 2020 (for this first USD 60) and 30 June 2020 (additional USD 60), allocated to a representative of the household or individual whose income was deemed insufficient to afford a basic basket of goods (or *Canasta Familiar Vital* as estimated by INEC 2020). The second phase excluded beneficiaries of other cash transfers, e.g. *Bono de Desarrollo Humano*, or those who received the Family Protection Grant or BPF during Phase 1. The social assistance response was not regulated by legislation but Ministerial Agreements directly.

However, the implementation was difficult as informal workers could not be easily identified in the Social Registry for targeting social assistance benefits. To identify the individuals and households living in poverty, the Ministry of Social Inclusion relies on the *Registro Social* or Social Registry, which supports the "intake, registration and determination of potential eligibility for several social programs" (MIES, 2019). To determine eligibility, the Social Registry constructs a socioeconomic welfare index, which classifies households as extremely poor, (moderately) poor, and non-poor (ibid.). These registries contain information on socioeconomic variables, education, employment, and demographic characteristics of all household members living in areas assumed to be vulnerable to poverty. Nevertheless, the register has significant exclusion errors. An analysis using ENEMDHU data suggests that over 60% of poor households were excluded from the social assistance programmes *Bono de Desarrollo Humano* and Disability Grants (Gabinete Sectorial de lo Social; Sistema de Naciones Unidas, 2020).

For this emergency programme, the Social Registry Unit was tasked with identifying a "technical, objective and uniform" indicator of vulnerability, as quarantine and physical distance affected not only those identified as

poor (Unidad de Registro Social, 2020). This programme was documented by ECLAC (2020) as one of the innovative crisis responses to extend social protection to informal workers. The programme explicitly mentioned vulnerable workers in activities subjected to dismissal and redundancies. However, when trying to implement the mandate to reach these populations, the existing Social Registry's weaknesses became evident. The narrow focus on material indicators of poverty used in the registries limited the capacity to extend social protection to informal workers, as the registries have scant data on employment status.

The first phase of the Family Protection Grant or BPF used a welfare index developed by the Social Registry Unit to identify those households above the poverty threshold (Unidad de Registro Social, 2020). Out of the 400,000 households in decile 1 – as simulated by the Social Registry Unit and household survey data, only 200,000 were in the 2014 Social Registry and were granted access to the programme by the end of May 2020 (ibid.). The second phase of the programme used the same Social Registry database, but despite a new filter used, it was not possible to identify 500,000 beneficiary households – as determined by budgetary constraints. Various exclusion filters were applied to administrative data to locate eligible informal workers, e.g. affiliation to social security (as registered in IESS listings), or per capita income above USD 313.50. However, given the incompleteness of administrative registries, the strategy shifted towards geographical targeting and machine learning. The Social Registry Unit mapped individual data for deciles 1 to 10, but the data poorly captured the condition of vulnerability in the middle of the distribution (Unidad de Registro Social, 2020). Nonetheless, that missing middle is arguably where the bulk of invisible informal workers is concentrated and where attention could have been prioritised (Palacio, forthcoming). Ambivalence in terms of inclusion in the BPF bring the effectiveness of the programme into question. Given the emphasis on excluding those who appeared in social registries, issues with misreporting and tax evasion might have led to higher accrued gains among the labour force's wealthier segments than among casual and precarious labourers who lack the means to conceal their income.

The Family Protection Grant or BPF programme's delivery mechanisms soon became problematic. Without the option of digital payments, beneficiaries crowded the cash payout points, further exposing vulnerable populations to the virus. Further, payments were effected through specific cash payout points at bank offices of BanEcuador, Banco Pichincha and Banco de Guayaquil, or smaller local operators in the network (e.g. corner shops), with many beneficiaries unable to receive the grant because smaller shops were closed because of the lockdown. Distance also played a role, as remote populations were unable to access these locations.

## CONCLUSION

The Economic Commission for Latin America and the Caribbean (2020) anticipates that the multiple crises due to the pandemic will have a significant impact on inequality, with Ecuador experiencing the most pronounced increase (above 3.0 percentage points), next to other countries like Argentina, Brazil, Mexico, and Uruguay. Thus, the pandemic's effects are expected to cause a "great regression" (Díaz Pabón & Palacio, 2021), affecting the populations in poverty and vulnerable to poverty disproportionately. While the Covid-19 crisis is by now inescapable, its regressive redistributive effects are not. Even if the containment measures have affected the poor disproportionately, the erosion of social and economic rights has also affected low- and middle-income families, many already engaged in unprotected labour, left to their own devices in the stratified health and social protection systems. In the middle of an infodemic,<sup>5</sup> deferred responses, political fragmentation, fiscal constraints and growing polarisation, Ecuador has become an early global symbol of Covid-19's devastating effects (King, et al., 2020).

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5 As coined by Tedros Adhanom Ghebreyesus, World Health Organization's director-general, at the 2020 Munich Security Conference (The Lancet Infectious Diseases, 2020).

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**APPENDIX 1: SOCIAL POLICY DEVELOPMENTS IN RESPONSE TO COVID-19 BY POLICY AREA  
(ECUADOR, JANUARY–SEPTEMBER 2020)**

	Policy Area	Pensions	Healthcare	Long-term care and disability	Labor market	Education
(1)	Have there been any significant legislative reforms in the indicated policy area during the stated time period?	Yes	Yes	No	Yes	Yes
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	Yes	Yes	No	Yes	Yes
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	No	Yes	N/A	Yes	Yes
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	No	No	N/A	No	No
	Policy Area	Family benefits	Housing	Social assistance	Other*	
(1)	Have there been any significant legislative reforms in the indicated policy area during the indicated time period?	No	Yes	Yes	Yes	
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	No	Yes	Yes	Yes	
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	N/A	Don't know	No	Yes	
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	N/A	Don't know	No	Yes	

\* Legislative reforms in other policy areas explicitly aimed at social protection, e.g. food subsidies or tax cuts aimed at social protection.

## APPENDIX 2: SOCIAL POLICY LEGISLATION IN RESPONSE TO COVID-19 (ECUADOR, JANUARY–SEPTEMBER 2020)

Note: This appendix covers all major national social policy legislation published between 1 January 2020 and 30 September 2020.

Law 1		
(1)	Number of law	00126 - 2020
(2)	Name of law (original language)	Ministerio de Salud Pública No. 126, Sup. 160
(3)	Name of law (English)	Ministerial Agreement 126, Sup. 160
(4)	Date of first parliamentary motion	Click to enter a date.
(5)	Date of law's enactment	Click to enter a date.
(6)	Date of law's publication	12 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	Directly enacted by the Ministry. Given the urgency of the situation and the declaration of State of Emergency, these measures did not have to be discussed at and approved by the National Assembly.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 1: Component 1		
(13)	Policy Area	Healthcare
(14)	Brief description of reform component	It decrees the state of emergency in all health centres in the country affiliated to the National Health System, laboratory facilities, units of epidemiology and control, air ambulances, medical and paramedical services, hospitals, and outpatient clinics, as a result of the imminent effects of the Covid-19 virus and in order to prevent an outbreak.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	2 months
(18)	Note on (15)-(17)	The State of Emergency had initially been declared for 60 days, with the option to be extended.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a



Law 1: Component 1		
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 2		
(1)	Number of law	1017
(2)	Name of law (original language)	Decreto Ejecutivo 1017
(3)	Name of law (English)	Executive Decree 1017
(4)	Date of first parliamentary motion	Click to enter a date.
(5)	Date of law's enactment	Click to enter a date.
(6)	Date of law's publication	16 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	No
(10)	Note on (7)-(9)	Directly enacted by the Executive. Given the urgency of the situation and the State of Exception, this decree did not have to be discussed at and approved by the National Assembly.
(11)	Was this law a legislative package that contained multiple social reform components?	Not Applicable
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 2: Component 1		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component	Article 1 decrees the state of exception due to the number of confirmed cases and declaration of Covid-19 as a global pandemic by the World Health Organization. Article 2 mandates the close coordination between National Police, Armed Forces, Ministry of Public Health, and the National Service for Risk Management to mitigate the pandemic. Article 3 limits mobility, i.e. the freedom to transit and the right to free association and reunion, while Article 4 specifies this restriction occurs in the context of the pandemic and to guarantee the observance of social distancing and quarantine measures. Article 5 declares a curfew as of 17 March 2020 and indicates exempted groups whose mobility is permitted during the pandemic, e.g. National Police, Armed Forces, health personnel.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Don't know

Law 2: Component 1		
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Click and choose an element
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 2: Component 2		
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Article 6 suspends on-site work (for both public and private employers) and recommends telework, i.e. remote work and assigns COE the responsibility to extend this disposition (originally planned between 17 March until 24 March). However, it indicates that the provision of social goods and services, particularly those that could help in containing the pandemic, should not cease. It also exempts commercial chains, exporters and supermarket from the total cessation of their economic activities.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 3		
(1)	Number of law	1022
(2)	Name of law (original language)	Decreto Ejecutivo 1022
(3)	Name of law (English)	Executive Decree 1022
(4)	Date of first parliamentary motion	Click to enter a date.
(5)	Date of law's enactment	Click to enter a date.
(6)	Date of law's publication	27 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	Directly enacted by the Executive. Given the urgency of the situation and the State of Exception, this decree did not have to be discussed at and approved by the National Assembly.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 3: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component	Creates the <i>Bono de Protección Familiar</i> or Family Protection Grant in response to the Covid-19 outbreak. A transfer of USD 120 paid in two installments (USD 60 each) during the months of April and May (2020).
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Fix-term
(25)	If fix-term, duration in months	2 months
(26)	Note on (23)-(25)	It creates an additional social assistance component to extend income support to vulnerable households (whose income is below USD 400) as identified in the Social Registry ( <i>Registro Social</i> ) during the months of April and May (2020).
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	USD 50 million
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD 840
(32)	Source of cost estimation	Other

Law 3: Component 1		
(33)	Note (29)-(31)	To finance the creation of the additional social assistance programme <i>Bono de Protección Familiar</i> , the Ecuadorian government requested to schedule a new loan agreement of USD 50 million under the framework of the 8591-EC loan signed with the World Bank (that amounts to a total of USD 150 million), initially requested to finance the Mitigation and Emergency Recovery Project (or ERL). Note that recognised media outlets indicate USD 54 million as the actual cost of this reform.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 4		
(1)	Number of law	1021
(2)	Name of law (original language)	Reglamento para la aplicación de la Ley de Régimen Tributario Interno y Regulaciones Temporales y Especiales para el Pago de Impuestos Nacionales
(3)	Name of law (English)	Decree for the application of the Law for the Domestic Tax Regime and Temporary and Special Regulations for the payment of National Taxes
(4)	Date of first parliamentary motion	27 March 2020
(5)	Date of law's enactment	27 March 2020
(6)	Date of law's publication	27 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 4: Component 1		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component	The reform extends the deadline for paying tax liabilities due in April, May and June 2020. This extension applies to microenterprises that made a profit below USD 300,000; contributors that reside in The Galapagos province; contributors in the sectors of tourism, aviation, and agriculture; exporters.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable

Law 4: Component 1		
(28)	Note on (27)	
(29)	Estimated cost of reform in 2020 (national currency)	Unknown
(30)	Estimated cost of reform in 2021 (national currency)	Unknown
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	n/a
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	to a large degree

Law 5		
(1)	Number of law	n/a
(2)	Name of law (original language)	Resolución para Garantizar los Procesos Educativos de las Escuelas y Colegios a nivel Nacional en razón del Coronavirus Covid-19
(3)	Name of law (English)	[Legal] resolution to guarantee the educational processes in schools and high schools at the national level due to the Covid-19 coronavirus
(4)	Date of first parliamentary motion	Click to enter a date.
(5)	Date of law's enactment	Click to enter a date.
(6)	Date of law's publication	06 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	Directly enacted by the Assembly. Given the urgency of the situation and the State of Exception, this legal resolution came into effect immediately.
(11)	Was this law a legislative package that contained multiple social reform components?	Yes
(12)	If (11) yes, how many distinct social reform components did it contain?	2

Law 5: Component 1		
(13)	Policy Area	Education
(14)	Brief description of reform component	Classes should shift to the virtual (online) modality for all educational institutions in the Highlands and the Amazon. For educational institutions in the Coast and the Galapagos Islands, an evaluation should be conducted to determine the feasibility of online classes. All in-person activities are prohibited. The resolution also indicates that the Educative Plan Covid-19 should be revised in light of the limitations students face in access to technology. Salaries continue to be paid to all teachers and administrative staff, and educational institutions should guarantee labour security to their employees.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a

Law 5: Component 1		
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	Unknown
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	n/a
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	to a large degree

Law 5: Component 2		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component	It establishes that the Ministry of Education, in coordination with municipalities, should maintain food programmes at schools during the health crisis/emergency. The Ministry of Education should release monthly reports indicating the actual use of food supplies for these programmes.
(15)	Change in coverage of existing benefits?	Maintenance
(16)	Duration of coverage change?	Don't know
(17)	<i>If fix-term, duration in months</i>	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Maintenance
(20)	Duration of generosity change?	Fix-term
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	For as long as the state of emergency lasts.
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	n/a
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Don't know

Law 6		
(1)	Number of law	1026
(2)	Name of law (original language)	Decreto Ejecutivo 1026
(3)	Name of law (English)	Executive Decree 1026
(4)	Date of first parliamentary motion	Click to enter a date.
(5)	Date of law's enactment	Click to enter a date.
(6)	Date of law's publication	24 April 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	Directly enacted by the Executive. Given the urgency of the situation and the State of Exception, this decree did not have to be discussed at and approved by the National Assembly.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 6: Component 1		
(13)	Policy Area	Social assistance
(14)	Brief description of reform component	Extends the coverage of <i>Bono de Protección Familiar</i> or Family Protection Grant in response to the Covid-19 outbreak to new beneficiaries. A transfer of USD 120 paid in two installments (USD 60 each) to be paid between 1 May and 30 June 2020.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Yes
(17)	If fix-term, duration in months	2 months
(18)	Note on (15)-(17)	The second phase of <i>Bono de Protección Familiar</i> extends coverage to households and individuals living in poverty, extreme poverty and vulnerability to poverty that were not identified in the first phase. In addition to the extension of coverage and to the integration of informal workers in this phase, the decree also regulates the creation of a Technical Committee, led by the Social Registry, to generate household and/or individual data for the targeting of these benefits.
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Yes
(28)	Note on (27)	It excludes the households or individuals that received payments during the first phase or are beneficiaries of other social assistance programmes.
(29)	Estimated cost of reform in 2020 (national currency)	USD 60 million
(30)	Estimated cost of reform in 2021 (national currency)	n/a

Law 6: Component 1		
(31)	National Currency Code (ISO 4217)	USD 840
(32)	Source of cost estimation	News report
(33)	Note (29)-(31)	The second phase was financed with a loan from the Interamerican Development Bank.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	completely

Law 7		
(1)	Number of law	229
(2)	Name of law (original language)	Ley Orgánica de Apoyo Humanitaria para Combatir la Crisis Sanitaria Derivada del COVID-19
(3)	Name of law (English)	Humanitarian Support Law Enacted to Address Covid-19 Economic Emergency
(4)	Date of first parliamentary motion	30 April 2020
(5)	Date of law's enactment	16 May 2020
(6)	Date of law's publication	22 June 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Yes
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	n/a
(11)	Was this law a legislative package that contained multiple social reform components?	Not Applicable
(12)	If (11) yes, how many distinct social reform components did it contain?	9

Law 7: Component 1		
(13)	Policy Area	Education
(14)	Brief description of reform component	Regulates the reduction in tuition fees (or <i>pensiones educativas</i> ) of up to 25% to secure students' attendance at childcare centres, private education centres, or private schools, upon proof that the student's parent/guardian has lost his/her job or has experienced a substantial decrease in earnings. If the student's parent/guardian misses more than six tuition fee installments and is not able to reach a new payment agreement, the state should support the student in continuing with his/her education, by guaranteeing a place in a public education centre. Under exceptional circumstances, the government will provide a compensation, i.e. financial or in kind, to the education centres that host students from the most vulnerable groups. Private education centres are allowed to increase their fellowship programmes up to 10%. This section also regulates the change from in-person to remote learning, favouring virtual classes also in higher education centres.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a



Law 7: Component 1		
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Indefinite
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	The law is not fully clear about the duration of the (possible) financial compensation. The regulations governing the implementation of this law indicate that the reduction in tuition fees would apply until February 2021, a period equivalent to two school terms (of five months each), considering that the state of exception ended on 13 September 2020.
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 7: Component 2		
(13)	Policy Area	Housing
(14)	Brief description of reform component	Temporary suspension of evictions for as long as the state of exception lasts plus an additional 60 days (except if the premises are at risk or used for illegal activities). In order to be eligible, tenants must pay at least 20% of the overdue rent. In case of renting a property for commercial use, the tenants must provide proof that their earnings have decreased by at least 30%. The suspension can be extended if the property owner and tenant reach a written agreement. In case the property owner belongs to one of the vulnerable groups, the suspension will not apply.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	No
(17)	<i>If fix-term, duration in months</i>	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 3		
(13)	Policy Area	Pensions
(14)	Brief description of reform component	Extension of the health coverage as provided by the social security system (IESS or <i>Instituto Ecuatoriano de Seguridad Social</i> ) for at least 60 days targeted at those affiliates whose activities ceased and thus could not make contributions since the declaration of the state of emergency.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Yes
(17)	<i>If fix-term</i> , duration in months	2
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 4		
(13)	Policy Area	Pensions
(14)	Brief description of reform component	Facilitates social security payments for voluntary contributors, small and micro-enterprises, entrepreneurs, and cooperatives that had to cease their activities due to the state of emergency, that could not service their liabilities and pay their contributions to the social security system in the months of March, April, May, and June 2020. Late payments are allowed without any interest costs or (late payment) fees.
(15)	Change in coverage of existing benefits?	Maintenance
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Maintenance
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Not Applicable
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a

Law 7: Component 4		
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	Click and choose an element
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 5		
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Employers and employees can modify the labour contract (or agreement) if both parties agree to maintain the employment relationship, without this affecting the observance of the minimum wage or the sectoral salary as determined for a full-time position. The agreement has to be bilateral and communicated to the Ministry of Labour for its monitoring. In case the employee is made redundant during the first year that the law comes into force, a compensation will be set at the salary level prior to the new labour agreement.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term, duration in months</i>	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Click and choose an element
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 6		
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Special contract that allows, for a limited period of time (max. one year), to continue with income-earning activities. It can be renewed once, for a similar time period. Employment can be either full- or part-time, with a minimum of 20 hours a week and a maximum of 40 hours a week, distributed over (max.) six working days, and no more than 8 hours a day.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term, duration in months</i>	n/a

Law 7: Component 6		
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 7		
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Companies are allowed to reduce working hours for a maximum of one year. During this period, they are not allowed to reduce their social capital nor pay dividends. Dividends must be reinvested in the company. The working day may be reduced by 50% of regular hours and up to 45% of the previous remuneration.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term, duration in months</i>	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Not Applicable

Law 7: Component 8		
(13)	Policy Area	Labor market
(14)	Brief description of reform component	Dependent employees contributing to the social security system must receive unemployment benefits during March, April, May, June and July 2020. To be eligible, the affiliate must have made at least 24 contributions, of which six must have been made continuously and right before this particular contingency and they should be unemployed for more than ten days.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Yes
(17)	<i>If fix-term</i> , duration in months	5
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term</i> , duration in months	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a
(29)	Estimated cost of reform in 2020 (national currency)	USD 8 million
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD 840
(32)	Source of cost estimation	News report
(33)	Note (29)-(31)	As of April 2020
(34)	If the implementation of the reform should already have started, has the reform been implemented?	to a large degree

Law 7: Component 9		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component	Article 5 states that there will be no increase in the cost of basic services and utilities including internet, either publicly or privately provided. Providers may not suspend their services in case of arrears.
(15)	Change in coverage of existing benefits?	Don't know
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term</i> , duration in months	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term</i> , duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Fix-term
(25)	<i>If fix-term</i> , duration in months	12
(26)	Note on (23)-(25)	No increase in prices from the date of declaration of the state of exception. No suspension of services during the state of exception and two months after its termination.
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a

Law 7: Component 9		
(29)	Estimated cost of reform in 2020 (national currency)	n/a
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	n/a
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	to a large degree

Law 8		
(1)	Number of law	279
(2)	Name of law (original language)	Ley Reformativa de la Ley de Seguridad Social
(3)	Name of law (English)	Reformatory Law concerning the Social Security Law
(4)	Date of first parliamentary motion	22 October 2019
(5)	Date of law's enactment	07 July 2020
(6)	Date of law's publication	01 September 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	No
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	No
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	No
(10)	Note on (7)-(9)	It adds the article 274.1, which states that affiliates should have permanent access to up-to-date data on their social security records, to ensure transparency.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 8: Component 1		
(13)	Policy Area	Pensions
(14)	Brief description of reform component	Access to social security records and up-to-date information
(15)	Change in coverage of existing benefits?	Maintenance
(16)	Duration of coverage change?	Not Applicable
(17)	<i>If fix-term, duration in months</i>	n/a
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	<i>If fix-term, duration in months</i>	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	No
(24)	Duration of new benefits?	Not Applicable
(25)	<i>If fix-term, duration in months</i>	n/a
(26)	Note on (23)-(25)	n/a
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	n/a

Law 8: Component 1		
(29)	Estimated cost of reform in 2020 (national currency)	Unknown
(30)	Estimated cost of reform in 2021 (national currency)	n/a
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially

Law 9		
(1)	Number of law	1070
(2)	Name of law (original language)	Créase el programa de apoyo crediticio "Reactivate Ecuador"
(3)	Name of law (English)	Creates the credit programme "Reactivate Ecuador"
(4)	Date of first parliamentary motion	16 June 2020
(5)	Date of law's enactment	16 June 2020
(6)	Date of law's publication	16 June 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	n/a

Law 9: Component 1		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection))
(14)	Brief description of reform component	Enterprises can access loans as part of the programme <i>Reactivate Ecuador</i> . Small and medium-size firms are expected to maintain their number of employees to be eligible.
(15)	Change in coverage of existing benefits?	Not Applicable
(16)	Duration of coverage change?	Not Applicable
(17)	If fix-term, duration in months	Unknown
(18)	Note on (15)-(17)	n/a
(19)	Change in generosity of existing benefits?	Not Applicable
(20)	Duration of generosity change?	Not Applicable
(21)	If fix-term, duration in months	n/a
(22)	Note on (19)-(21)	n/a
(23)	Introduction of new benefits?	Yes
(24)	Duration of new benefits?	Not Applicable
(25)	If fix-term, duration in months	n/a
(26)	Note on (23)-(25)	n/a

Law 9: Component 1		
(27)	Cuts of existing benefits?	Not Applicable
(28)	Note on (27)	
(29)	Estimated cost of reform in 2020 (national currency)	Unknown
(30)	Estimated cost of reform in 2021 (national currency)	Unknown
(31)	National Currency Code (ISO 4217)	USD
(32)	Source of cost estimation	Other
(33)	Note (29)-(31)	n/a
(34)	If the implementation of the reform should already have started, has the reform been implemented?	Don't know