

Mexico

Exchange rate: US\$1.00 = 18.03 pesos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1943 (social insurance).

Current laws: 1973 (social insurance); 1995 (individual account), implemented in 1997; and 2004 (social development).

Type of program: Mandatory individual account, social insurance, and social assistance system.

Coverage

Mandatory individual account and social insurance: Private-sector employees and members of cooperatives.

At retirement or in case of disability, private-sector employees covered by the social insurance system before July 1, 1997, can choose to receive benefits from either the social insurance system or the mandatory individual account system. (The government receives the account balances and pays benefits for workers who opt for social insurance benefits.)

Voluntary coverage for family workers, certain self-employed persons and unpaid workers, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other scheme.

Special social insurance systems for petroleum workers, certain public-sector employees, and military personnel.

Social assistance: Legal residents of Mexico.

Source of Funds

Insured person

Mandatory individual account and social insurance: 1.125% of covered earnings (old age) plus 0.625% (disability and survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA (Unidad de Medida y Actualización).

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

The insured person's contributions also finance the marriage grant under Family Allowances.

Social assistance: None.

Self-employed person

Mandatory individual account and social insurance: 6.275% of the legal daily minimum wage (old age) plus 2.375% (disability and survivors).

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The self-employed person's contributions also finance the marriage grant under Family Allowances.

Social assistance: None.

Employer

Mandatory individual account and social insurance: 5.15% of covered payroll (old age) plus 1.75% (disability and survivors).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA (Unidad de Medida y Actualización).

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

The employer's contributions also finance the marriage grant under Family Allowances.

Social assistance: None.

Government

Mandatory individual account and social insurance: 0.225% of covered earnings plus an average flat-rate daily amount of 4.63 pesos (2016) to the individual account for insured persons with earnings up to 15 times the legal monthly minimum wage (old age); 0.125% of covered earnings (disability and survivors); the total cost of the guaranteed minimum pension.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (mandatory individual account):

Age 65 with at least 1,250 weeks of contributions; with less than 1,250 weeks of contributions, the insured may continue contributing or receive a lump-sum benefit.

Early pension: At any age if the account balance is sufficient to provide a pension of at least 30% of the legal monthly minimum pension and any survivor pensions.

Unemployed worker's old-age pension: Age 60 with at least 1,250 weeks of contributions and unable to find suitable

paid employment; with less than 1,250 weeks of contributions, the insured may receive a lump-sum benefit.

Guaranteed minimum pension: Aged 60 to 65 with at least 1,250 weeks of contributions, and the individual account balance is insufficient to finance the legal monthly minimum pension.

Dependent's supplement: Paid in addition to the individual account old-age pension or individual account unemployed worker's old-age pension for a spouse or partner, each child up to age 16 (age 25 if a student, no limit if disabled), or dependent parents (if the pensioner has no spouse, partner, or child).

The legal monthly minimum pension is 2,574.72 pesos.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Old-age pension (social insurance): Age 65 with at least 500 weeks of contributions.

Employment must cease.

Unemployed worker's old-age pension: Age 60 with at least 500 weeks of contributions and unable to find suitable paid employment.

Dependent's supplement: Paid in addition to the social insurance old-age pension or social insurance unemployed worker's old-age pension for a spouse or partner, each child up to age 16 (age 25 if a student, no limit if disabled), or dependent parents (if the insured has no spouse, partner, or child).

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Old-age social pension (Pensión para Adultos Mayores, social assistance, income tested): Age 65 and not receiving a social insurance or individual account pension or a Prospera cash grant (see Family Allowances) greater than 1,092 pesos a month.

Disability pension (mandatory individual account): Must have at least a 75% assessed loss of normal earning capacity and at least 150 weeks of contributions; at least 250 weeks with a 50% to 74% assessed loss of normal earning capacity.

Dependent's supplement: Paid in addition to the individual account disability pension for a spouse or partner, each child up to age 16 (age 25 if a student, no limit if disabled), or dependent parents (if the insured has no spouse, partner, or child).

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Guaranteed minimum pension: Must meet the contribution requirements for an individual account disability pension and have an account balance that is insufficient to finance the legal monthly minimum pension.

The legal monthly minimum pension is 2,574.72 pesos.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Disability pension (social insurance): Must have at least a 50% assessed loss of normal earning capacity and at least 150 weeks of contributions. The insured may continue to work in a different job and with a different employer after a six-month waiting period.

Dependent's supplement: Paid in addition to the social insurance disability pension for a spouse or partner, each child up to age 16 (age 25 if a student, no limit if disabled), or dependent parents (if the pensioner has no spouse, partner, or child).

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Mexican Social Security Institute assesses the level of reduced earning capacity.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Survivor pension (mandatory individual account and social insurance): The deceased received or was entitled to receive an old-age or disability pension or had at least 150 weeks of contributions at the time of death. The death must not be the result of an occupational injury.

Eligible survivors include a widow(er) or cohabiting partner with children; a widow(er) without children who was married to the deceased for at least six months if the deceased was younger than age 55 at the time of marriage; at least 12 months if the deceased was aged 55 or older at the time of marriage or if the deceased received or was entitled to receive an old-age or disability pension. Other eligible survivors include a cohabiting partner without children who lived with the deceased for at least five years; children up to age 16 (age 25 if a student; no limit if disabled); and parents if there are no other eligible survivors. All eligible survivors must have been dependent on the deceased.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The spouse's pension ceases upon remarriage or cohabitation.

Remarriage settlement: Paid to a widow(er) or partner upon remarriage or cohabitation.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Funeral grant (social insurance): The deceased had at least 12 weeks of contributions in the last nine months or received or was entitled to receive an old-age or disability pension at the time of death.

Survivor grant (Pensión para Adultos Mayores, social assistance): Paid to a beneficiary named by the deceased if the deceased was receiving an old-age social pension.

Old-Age Benefits

Old-age pension (mandatory individual account): If the account balance is sufficient to provide a pension of at least 30% of the guaranteed minimum pension, the insured has two different payment options: make programmed withdrawals or purchase an annuity. If the account balance is insufficient, the guaranteed minimum pension is paid.

Early pension: The insured has two different payment options: make programmed withdrawals or purchase an annuity.

Unemployed worker's old-age pension: Calculated in the same way as the individual account old-age pension.

Guaranteed minimum pension: The difference between the account balance and the legal monthly minimum pension is paid.

The legal monthly minimum pension is 2,574.72 pesos.

Dependent's supplement: 15% of the individual account old-age pension is paid for a wife or partner; 10% for each eligible child; and 10% for each dependent parent.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Old-age pension (social insurance): A variable percentage (inversely proportional to earnings) of the insured's average earnings used to calculate the last 250 weeks of contributions is paid plus an increment for each year of contributions exceeding 500 weeks.

Unemployed worker's pension: Calculated in the same way as the social insurance old-age pension.

The minimum monthly pension is 2,434.55 pesos.

Dependent's supplement: 15% of the social insurance old-age pension is paid for a wife or partner; 10% for each eligible child; and 10% for each dependent parent.

Constant-attendance allowance: 15% of the old-age pension is paid.

Christmas bonus: A month of the social insurance old-age pension without supplements is paid.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Old-age social pension (Pensión para Adultos Mayores, social assistance, income tested): 1,160 pesos is paid every two months.

Permanent Disability Benefits

Disability pension (mandatory individual account): 35% of the insured's average adjusted earnings used to calculate the last 500 weeks of contributions is paid.

Dependent's supplement: 15% of the individual account disability pension is paid for a wife or partner; 10% for each eligible child; and 10% for each dependent parent.

Constant-attendance allowance: Up to 20% of the individual account disability pension is paid.

Guaranteed minimum pension: The difference between the monthly disability pension the insured is entitled to receive and the legal monthly minimum pension is paid.

The legal monthly minimum pension is 2,574.72 pesos.

Christmas bonus: A month of the individual account disability pension without supplements is paid.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

If the insured is eligible for an individual account disability pension and the account balance is greater than the minimum pension, the insured may withdraw the sum exceeding the amount needed for the minimum pension, purchase an annuity, or apply the excess amount to survivor benefits.

Disability pension (social insurance): A variable percentage (inversely proportional to earnings) of the insured's average earnings used to calculate the last 250 weeks of contributions is paid plus an increment for each year of contributions exceeding 500 weeks.

Dependent's supplement: 15% of the social insurance disability pension is paid for a wife or partner, 10% for each eligible, and 10% for each dependent parent.

The minimum monthly pension is 2,574.72 pesos.

Constant-attendance allowance: Up to 20% of the social insurance disability pension is paid.

Christmas bonus: A month of the social insurance disability pension without supplements is paid.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Survivor Benefits

Survivor pension (mandatory individual account and social insurance)

Spouse's pension: 90% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Remarriage settlement: A lump sum of three years of the spouse's pension is paid.

Constant-attendance allowance: Up to 20% of the spouse's pension may be paid to a widow(er) or a partner.

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child; 30% for a full orphan. When the eligibility of an orphan ceases, he or she receives a final benefit of three months of the deceased's pension.

Other eligible survivor's pension: If there is no widow(er), partner, or child, 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible survivor.

The maximum combined survivor benefit is 100% of the disability pension the deceased received or was entitled to receive.

The amount paid may be recalculated if the number of eligible survivors changes.

Funeral grant (social insurance): A lump sum of 60.8 days of the daily UMA (Unidad de Medida y Actualización) is paid.

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Survivor grant (Pensión para Adultos Mayores, social assistance): A lump sum of 1,160 pesos is paid.

Administrative Organization

Secretariat for Social Development (<https://www.gob.mx/sedesol/>) oversees and coordinate the social assistance (Pensión para Adultos Mayores) program.

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the social insurance and social assistance programs and oversees the mandatory individual account program.

National Commission for the Retirement Savings System (<https://www.gob.mx/consar/>) supervises the pension fund management companies.

Individual pension fund management companies administer the individual accounts.

Sickness and Maternity

Regulatory Framework

First law: 1943 (social insurance).

Current laws: 1995 (social insurance), implemented in 1997; 2004 (social development); and 2006 (social development).

Type of program: Social insurance and social assistance (medical benefits only) system.

Coverage

Social insurance (cash benefits): Private-sector employees and members of cooperatives.

Social insurance (medical benefits): Private-sector employees and members of cooperatives.

Voluntary coverage for family workers, certain self-employed persons and unpaid workers, household workers, employers, tenant and community farmers, small landowners, and public-sector employees who are not covered under any other scheme.

Social assistance: Needy residents of Mexico.

Source of Funds

Insured person

Social insurance (cash benefits): 0.25% of monthly covered earnings.

Social insurance (medical benefits): 0.40% of the difference between covered earnings and three times the UMA (Unidad de Medida y Actualización) plus 0.375% of monthly covered earnings (pensioners' medical benefits).

The voluntarily insured pay 20.40% of the legal monthly minimum wage (of covered earnings for public-sector and household workers).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA.

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Social assistance: None.

Self-employed person

Social insurance (cash benefits): Not applicable.

Social insurance (medical benefits): 20.40% of the legal monthly minimum wage, plus 1.425% of covered earnings greater than three times the legal monthly minimum wage (pensioners' medical benefits).

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

Social assistance: None.

Employer

Social insurance (cash benefits): 0.70% of monthly covered payroll.

Social insurance (medical benefits): 20.40% of the UMA (Unidad de Medida y Actualización) per employee, plus 1.1% of covered earnings greater than three times the UMA (pensioners' medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA.

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Social assistance: None.

Government

Social insurance (cash benefits): 0.05% of monthly covered earnings.

Social insurance (medical benefits): A flat-rate contribution of 9.30 pesos a month per covered day and per insured person, plus 0.075% of monthly covered earnings (pensioners' medical benefits).

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA (Unidad de Medida y Actualización).

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have at least four weeks of contributions immediately before the incapacity began; for casual workers, at least six weeks of contributions in the last four months.

Coverage for medical benefits only is extended for up to eight weeks after covered employment ceases if the insured had at least eight continuous weeks of contributions before the leave period began.

Cash maternity benefit (social insurance): Must have at least 30 weeks of contributions in the 12 months before the benefit is first paid; the Social Security Institute must confirm the expected date of childbirth; and the insured must not work for 42 days before and 42 days after childbirth.

Medical benefits (social insurance): Must be currently insured, a pensioner, or an eligible dependent.

Medical benefits (social assistance): Must live in a household with income below a legally defined threshold or in geographic areas covered by the Prospera program

and with women of reproductive age or with children up to age 22. Families must register at designated health centers and attend scheduled health visits and community health education activities.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's monthly covered earnings when the incapacity began is paid after a three-day waiting period for up to 52 weeks; may be extended in some cases to 78 weeks.

Maternity benefit (social insurance): 100% of the insured's monthly covered earnings is paid for 42 days before and 42 days after the expected date of childbirth.

Nursing allowance: In-kind assistance is provided for up to six months after childbirth. A layette is also provided.

Workers' Medical Benefits

Social insurance: The health facilities of the Social Security Institute (IMSS) normally provide medical services directly to patients; IMSS reimburses the cost of services when it cannot provide them directly. Benefits include general, maternity, dental, and specialist care; surgery; hospitalization or care in a convalescent home; medicine; laboratory services; and dental care. Benefits are paid for 52 weeks; may be extended for an additional 52 weeks.

Social assistance: The IMSS-Prospera program provides medical services to needy persons without access to other social security services, especially in rural and underserved urban areas. Benefits are provided through rural hospitals and medical units and include ambulance services, emergency care, reproductive health, gynecology, and chronic disease care; medical services for infants, youths, and the elderly; nutritional support and vaccinations.

Dependents' Medical Benefits

Social insurance: Medical benefits for dependents are the same as those for the insured.

Eligible dependents include a wife, a dependent husband, a cohabiting partner who has lived with the insured for the five years immediately before the illness began or who has children with the insured (as long as both partners are unmarried), children younger than age 16 (age 25 if a student, no limit if disabled or chronically ill and unable to work), and dependent parents.

Social assistance: Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Secretariat of Social Development (<https://www.gob.mx/sedesol/>), through its office for the National Coordination of the Prospera Program, oversees and coordinates the administration of the social assistance medical program (IMSS-Prospera).

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the social insurance program.

Mexican Social Security Institute operates its own hospitals, clinics, pharmacies, and other medical facilities and contracts for the use of some facilities.

Work Injury

Regulatory Framework

First law: 1943.

Current law: 1995 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Private-sector employees and members of cooperatives.

Voluntary coverage for public-sector employees who are not covered under other schemes, self-employed persons, household workers (medical benefits only), and employers.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: 0.5% to 15% of covered payroll, according to the assessed degree of risk.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage in the insured's geographic area.

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average monthly earnings in the last 52 weeks (or over the whole contribution period, if shorter) is paid from the first day of the disability until certification of permanent disability (which should take place within 52 weeks).

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 70% of the insured's average monthly earnings in the last 52 weeks (or over the whole contribution period, if shorter) before the disability began is paid.

Constant-attendance allowance: Up to 20% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Dependent's supplement: 15% of the permanent disability pension is paid for a wife or partner; 10% for each child younger than age 16 (age 25 if a student, no limit if disabled); and 10% for each dependent parent.

Partial disability: For an assessed degree of disability of more than 50% but less than 100%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of 26% to 50%, the insured has two different payment options: a percentage of the full pension paid according to the assessed degree of disability or a lump sum of five years of the insured's pension. For an assessed degree of 25% or less, a lump sum of five years of the insured's pension is paid.

Christmas bonus: A supplement of 15 days of the insured's pension is paid for an assessed degree of disability of more than 50%.

The degree of disability may be assessed and revised during the first two years; thereafter, a permanent pension is paid according to the assessed degree of disability.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Workers' Medical Benefits

Benefits include preventive, general, surgical, and hospital care; medicine; rehabilitation; transportation; appliances; and orthopedics.

Survivor Benefits

Survivor pension

Spouse's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) or surviving partner. The widower or male partner must be economically dependent on the deceased.

The pension ceases if the widow(er) or partner remarries or cohabits with a new partner.

Remarriage settlement: A lump sum of three years of the pension is paid to a widow(er) or surviving partner upon remarriage or cohabitation.

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid for each child younger than age 16 (age 25 if a student, no limit if disabled); 30% for a full orphan. When the eligibility of an orphan ceases, he or she receives a final benefit of three months of the deceased's pension.

Other eligible survivor's pension: If there is no widow(er) or orphan, 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible dependent parent.

The amount paid may be recalculated if the number of eligible survivors changes.

Christmas bonus: A supplement of 15 days of the permanent disability pension is paid.

Benefits are payable abroad under reciprocal agreement. The insured must pay the corresponding administrative costs. If leaving Mexico permanently, the pensioner may request a lump sum of two years of the pension.

Benefit adjustment: Benefits are adjusted annually in February according to changes in the price index.

Funeral grant: A lump sum of twice the daily UMA (Unidad de Medida y Actualización) is paid.

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Administrative Organization

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the program.

Unemployment

Regulatory Framework

Federal labor law (1970) requires employers to pay dismissed employees a lump sum of three months plus 20 days of pay for each year of service, up to 12 months.

Unemployed persons with at least five years of contributions to an individual account may withdraw an amount equal to 90 days of their average earnings used to calculate the last 250 weeks of contributions or 11.5% of the individual account balance (see Old Age, Disability, and Survivors), whichever is lower.

Unemployed persons with three to five years of contributions and at least 12 bimonthly contributions may withdraw an amount equal to 30 days of their covered earnings used to calculate contributions, up to 10 times the legal monthly minimum wage.

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

One withdrawal is permitted every five years.

After the insured returns to work, he or she may replace the amount withdrawn from the individual account during unemployment and the number of paid contribution weeks will be restored. If the amount is not replaced, the number of paid contribution weeks will be reduced.

Family Allowances

Regulatory Framework

First law: 1973.

Current laws: 1995 (social security), implemented in 1997; 2004 (social developments); and 2006 (social development).

Type of program: Social insurance, mandatory individual account, and social assistance system.

Coverage

Day care center (social insurance): Insured mothers who are employed, widowers or divorced fathers who have not remarried and who have legal custody of children, and legal guardians.

Exclusions: Self-employed persons.

Marriage grant (mandatory individual account): Individual account holders (see Old Age, Disability, and Survivors).

Family cash grant (Prospera, social assistance): Needy residents of Mexico.

Source of Funds

Insured person

Social insurance: None.

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Employer

Social insurance: 1% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The maximum monthly earnings used to calculate contributions are 25 times the daily UMA (Unidad de Medida y Actualización).

The legal daily minimum wage is 80.04 pesos (88.36 pesos as of December 2017).

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Mandatory individual account: See source of funds under Old Age, Disability, and Survivors.

Social assistance: None.

Mexico

Government

Social insurance: None.

Mandatory individual account: None.

Social assistance: The total cost.

Qualifying Conditions

Day care center (social insurance): The mother, widow(er), divorced father, or guardian of the child must be in covered employment.

Marriage grant (mandatory individual account): Must not be previously married and have at least 150 weeks of contributions to the individual account.

Family cash grant (Prospera, social assistance, means tested): Paid to households with income below a legally defined threshold or in geographical areas covered by the program and with women of reproductive age or with children up to age 22. Children must be enrolled in and regularly attend school. Families must register at designated health centers and attend scheduled health visits and community health education activities.

Family Allowance Benefits

Day care center (social insurance): Child day care facilities are provided for children aged 43 days to 4 years.

Marriage grant (mandatory individual account): A lump sum of 30 times the daily UMA (Unidad de Medida y Actualización) is paid from the insured's individual account.

The daily UMA is 75.49 pesos (80.60 pesos as of February 2018).

Family cash grant (Prospera, social assistance, means tested): The monthly benefit paid varies according to the composition of the household (number of children younger than age 9, number and grade of school-aged children, and number of older persons).

Administrative Organization

Secretariat of Social Development (<https://www.gob.mx/sedesol/>), through its office for the National Coordination of the Prospera Program, oversees and coordinates the administration of the family cash grant.

Mexican Social Security Institute (<http://www.imss.gob.mx/>), managed by a general assembly, technical council, oversight commission, and director general, administers the day care program through contracted day care providers and oversees the mandatory individual account program.

National Commission for the Retirement Savings System (<https://www.gob.mx/consar/>) supervises the pension fund management companies.

Individual pension fund management companies administer the individual accounts.