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# Knowledge, decision-making, and pension reform in Latin America: comparative evidence from Argentina, Chile, and Uruguay

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**Abstract**

Pension reform is a technically complex and distributively contentious field in which governments must reconcile income protection, fiscal sustainability, contributory incentives, gender equity, and political legitimacy. Yet research on pension reform usually treats knowledge as an input to politics rather than examining how knowledge is organized, authorized, and translated into decisions. This article compares the 2006–2008 pension reform cycle in Argentina, Chile, and Uruguay to explain how different modes of knowledge use and decision-making shaped policy processes and outputs. It develops three ideal types: an expert-commissioned model, an executive-decisionist model, and a dialogic-negotiated model. Using comparative process tracing and a documentary corpus of executive messages, expert reports, stakeholder submissions, parliamentary debates, and implementation studies, the analysis shows that Argentina used knowledge primarily to authorize a rapid executive reversal of privatization; Chile institutionalized diagnosis through an expert commission and then politically filtered its recommendations into a layered reform; and Uruguay co-produced diagnosis through social dialogue and translated it into a gradual correction of access rules. Each model generated a different balance among analytical coherence, decisional speed, legitimacy, implementation feasibility, and policy stability. The article argues that no model is universally superior. For practice, the strongest design combines independent technical diagnosis, organized counter-expertise, explicit political accountability, and early attention to administrative implementation. This hybrid architecture is more likely to produce reforms that are both technically defensible and politically sustainable.

**Keywords:** pension reform, knowledge use policy advice, Latin America, implementation

## Introduction

Pension reform is one of the clearest examples of policymaking under simultaneous technical and political constraint. Governments must decide how to distribute income across the life course, allocate risks among workers, employers, families, financial institutions, and the state, and make commitments

that may remain in force for several decades. These decisions are taken with imperfect information about employment, wages, longevity, migration, productivity, financial returns, and future political choices. At the same time, pension reform creates visible winners and losers, affects organized interests, and raises competing claims about acquired rights, intergenerational fairness, and the legitimate role of the state. For these reasons, pension systems pursue several objectives that are individually defensible but often difficult to reconcile: coverage, adequacy, fiscal sustainability, contributory incentives, administrative simplicity, gender equity, and political legitimacy (ILO, 2021; Mesa-Lago, 2008, 2023, 2024).

The difficulty is not merely that policymakers lack evidence. Pension systems generate an unusually dense supply of actuarial projections, fiscal simulations, legal interpretations, distributional studies, and international comparisons. The more fundamental problem is how governments select among competing forms of knowledge and convert them into an authoritative diagnosis. An actuarial projection may portray aging as a threat to financial balance; a labor-market analysis may identify discontinuous contribution histories as the central source of exclusion; a gender analysis may show that apparently neutral rules reproduce unequal employment and care trajectories; and a rights-based approach may treat adequate income in old age as the starting point of institutional design. Each diagnosis organizes policy attention differently and makes some instruments appear necessary, feasible, or legitimate while relegating others to the margins.

This article examines that process comparatively. It asks: how do different models of knowledge use and decision-making shape pension reform processes and outputs, and what practical lessons can public officials draw from these experiences? The empirical focus is the 2006–2008 reform cycle in Argentina, Chile, and Uruguay. The three countries shared several relevant conditions. They were democratic, had comparatively mature welfare and social security institutions, confronted aging and labor-market informality, and had incorporated individual capitalization into their pension systems during the previous market-oriented reform cycle. They also had center-left governments that sought to correct exclusionary or legitimacy problems associated with the reforms of the 1980s and 1990s. Their policy responses nevertheless differed sharply.

Argentina moved from a partial correction in 2007 to the elimination of private pension fund administrators in 2008. The reform was initiated and controlled by the executive, justified through a crisis narrative, and processed rapidly through Congress. Chile created a presidential advisory council composed of experts with diverse professional and political backgrounds. The council conducted hearings, commissioned studies, produced an integrated diagnosis, and proposed a broad package that the executive subsequently filtered through a ministerial process and legislative negotiation. Uruguay organized a National Dialogue on Social Security involving government agencies, workers, employers, retirees, academics, and international organizations. The dialogue generated shared diagnoses and partial agreements that informed a gradual reform of eligibility rules rather than a structural redesign.

These cases reveal three distinct ideal types of governing knowledge: an executive-decisionist model, an expert-commissioned model, and a dialogic-negotiated model. The labels refer to the dominant mechanism through which evidence, expertise, and political authority were connected. They do not imply that one case lacked experts, politics, or social dialogue. Argentina relied on

technical work inside the executive and in Congress; Chilean experts operated within a politically defined mandate and their recommendations were selectively accepted; Uruguay retained clear governmental and parliamentary authority despite extensive participation. The analytical question is which mechanism organized the process, established the authoritative diagnosis, and controlled the translation from knowledge to instruments.

The article makes three contributions. First, it connects research on policy advisory systems, expert groups, and research utilization with the comparative political economy of pension reform. Existing explanations centered on fiscal pressure, partisan coalitions, veto players, and policy diffusion remain essential, but they frequently treat the production and authorization of reform knowledge as background conditions (Brooks, 2010; Madrid, 2003; Weyland, 2005). Second, it distinguishes the effects of decision-making models across four dimensions that matter to both scholarship and practice: analytical coherence, political legitimacy, implementation feasibility, and policy stability. Third, it derives a practice-informed proposition. Durable reform is unlikely to result from technical expertise, executive authority, or participation alone. A more robust architecture sequences these elements: independent diagnosis, organized contestation, accountable political choice, and implementation planning.

The remainder of the article proceeds as follows. First, the analytical framework and the three ideal types are developed, followed by an explanation of the comparative design and documentary method. The subsequent parts reconstruct the Argentine, Chilean, and Uruguayan reform processes, leading to a comparison of their effects. Finally, the article discusses practical implications for the design of high-stakes reform processes and offers concluding remarks.

## Knowledge Use and Decision-Making in Pension Reform

### From research utilization to advisory governance

Research does not enter government as a self-executing input. Classic work on research utilization distinguished instrumental uses, in which findings directly shape a decision, from conceptual uses, in which knowledge gradually changes how actors understand a problem, and political or symbolic uses, in which evidence legitimates a position already favored for other reasons (Weiss, 1979). This distinction is particularly relevant in pension reform. Governments may commission projections to select parameters, but the same projections can also redefine the boundaries of what is considered fiscally responsible or be used strategically to defend a reform coalition. Treating all references to evidence as equivalent obscures the different functions that knowledge performs.

Policy advisory systems research shifts attention from individual studies to the institutional environment in which advice is produced and filtered. A policy advisory system includes public bureaucracies, ministerial advisers, expert commissions, consultants, think tanks, universities, international organizations, interest groups, and other actors that supply policy-relevant information and recommendations (Craft & Howlett, 2012; Halligan, 1995; Howlett, 2019). The framework emphasizes that influence depends not only on where advisers are located, but also on their roles, the content and timing of advice, the relationship between advisers and decision-makers, and the

procedures through which competing claims are coordinated or excluded.

Recent research further highlights politicization, externalization, and the governance of advisory quality (Craft & Howlett, 2013; Craft et al., 2024; Migone & Howlett, 2025). Expert groups may improve analytical capacity, but their composition and mandates remain subject to political control (Hesstvedt & Christensen, 2021). Specialized knowledge can improve problem-solving in polycentric systems, although its value depends on mechanisms that connect expertise to other actors and forms of information (Vantaggiato & Lubell, 2022). Expert knowledge is also produced within professional and institutional fields that privilege particular credentials, methods, and problem definitions (Antonyuk et al., 2023). The practical question is therefore not whether politics influences evidence, which is unavoidable, but how institutions make that relationship visible, contestable, and productive.

This approach avoids two symmetrical mistakes. The first is technocratic reductionism, which assumes that a sufficiently rigorous diagnosis can determine the correct reform. Pension reform contains distributive and normative choices that cannot be resolved by actuarial calculation. The second is political reductionism, which treats expertise as a rhetorical cover for interests and therefore overlooks the real constraints that demographic, fiscal, administrative, and labor-market evidence impose on policy design. Advice has both analytical and political properties. It clarifies causal relationships, estimates consequences, defines categories, and narrows options, while also allocating authority and constructing legitimacy.

### **Pension reform as a wicked and implementation-intensive problem**

Pension reform fits the defining characteristics of a wicked problem. The boundaries of the problem are contested, objectives conflict, causal relationships unfold over long periods, and interventions change the context in which future decisions will be made (Head, 2023). There is no neutral baseline from which to optimize all objectives simultaneously. Increasing minimum benefits can improve adequacy and reduce poverty but raise fiscal commitments. Tightening contribution requirements can strengthen the contributory principle but exclude workers with informal or interrupted careers. Raising retirement ages can improve financial balance but distribute costs unequally across occupations, health conditions, and care trajectories. Expanding individual choice may increase autonomy while also increasing informational demands and market risk.

Pension reform is also implementation-intensive. Legal enactment does not automatically produce coverage, adequate benefits, or public trust. Implementation requires reliable contribution histories, interoperable data, procedures for recognizing care periods and informal work, communication with affiliates, claims adjudication, regulatory oversight, and administrative capacity to manage transitions. Reforms that are analytically elegant may fail when implementing agencies lack data, personnel, coordination, or legitimacy. Conversely, incremental reforms may perform better than their conceptual ambition suggests when they fit existing administrative routines and have broad organizational ownership.

These features make the organization of knowledge consequential at three stages. During problem definition, advisory arrangements determine which deficits are made visible. During policy formulation, they determine which trade-offs are analyzed and which alternatives are treated

as credible. During translation and implementation, they affect whether agencies, stakeholders, and political actors understand the reform, accept its distributional logic, and possess the capacity to execute it. A useful comparison must therefore move beyond the content of recommendations and examine the relationship among diagnosis, decision venue, instrument selection, and implementation conditions.

### Three ideal types of knowledge and decision-making

The article distinguishes three ideal types. The expert-commissioned model concentrates diagnostic authority in a formally appointed body whose members are selected for expertise, experience, or representative balance. The commission typically receives a bounded mandate, gathers evidence, conducts consultation, and produces an integrated report before the executive makes final choices. Its main strength is analytical coherence. It can organize a complex evidence base, establish a shared vocabulary, and separate diagnostic work from immediate legislative bargaining. Its risks include professional closure, artificial consensus, and the possibility that participation is consultative rather than consequential.

The executive-decisionist model concentrates agenda control and policy translation in the political executive. Evidence is generated or selected within ministries and executive agencies, and timing is often driven by crisis, electoral opportunity, or the need to establish decisive political ownership. Technical knowledge may be important, but it is subordinated to a politically authorized problem frame. The model can act quickly and assign clear responsibility. Its risks are premature closure of alternatives, limited *ex ante* contestation, weak institutional learning, and greater policy instability when political authority changes.

The dialogic-negotiated model disperses knowledge production across government, organized interests, experts, and affected groups. Diagnosis and proposal development occur iteratively through thematic tables, hearings, negotiation, and jointly drafted documents. The model can incorporate experiential knowledge, identify implementation barriers, and build ownership. Its risks are slow decision cycles, ambiguous accountability, selective representation, and compromise packages that postpone structural problems.

The types predict different balances rather than deterministic outcomes. Expert commissions can be politically legitimate when their mandates are open, and their recommendations are contested. Executive decisions can use high-quality evidence and achieve durable support. Social dialogue can exclude weakly organized groups or become symbolic. The empirical task is to identify the dominant governing logic and trace how it affects the movement from problem definition to policy instruments (Table 1).

## Research Design and Methods

The study uses a most-similar systems design and theory-guided comparative process tracing (Beach & Pedersen, 2019; George & Bennett, 2005). Argentina, Chile, and Uruguay are appropriate cases because they share broad structural and regional conditions while varying in the institutional organization of reform advice. All three developed pension systems earlier than most Latin

**Table 1. Ideal types of knowledge use and decision-making**

| Model                 | Primary locus of authority                                  | Typical knowledge process                                                                  | Principal strengths                                               | Principal risks                                                              |
|-----------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------------------|
| Expert-commissioned   | Formal expert council or commission                         | Evidence synthesis, hearings, deliberation, integrated report, political filtering         | Analytical coherence, common vocabulary, visible diagnosis        | Professional closure, manufactured consensus, weak linkage to implementation |
| Executive-decisionist | President, cabinet, ministries, executive agencies          | Selective technical input, crisis framing, rapid agenda closure, legislative authorization | Speed, decisiveness, clear accountability, responsiveness         | Limited contestation, weak learning, implementation and stability risks      |
| Dialogic-negotiated   | Multi-actor dialogue among state and organized stakeholders | Joint diagnosis, thematic negotiation, iterative drafting, incremental translation         | Ownership, experiential knowledge, implementation fit, legitimacy | Slow process, compromise, representation gaps, blurred accountability        |

Source: Author's elaboration.

American countries, entered the 2000s with individual capitalization components, and confronted coverage gaps associated with informal or discontinuous employment. During the reform cycle examined here, all three were governed by center-left administrations that rejected a simple continuation of the market-oriented reform agenda (Antía, 2019). This reduces, although it does not eliminate, variation associated with regime type, regional diffusion, and broad partisan orientation.

The comparison focuses on the 2006–2008 reform sequence rather than the full historical evolution of each pension system. This temporal restriction strengthens causal leverage. Chile established the Presidential Advisory Council for Pension Reform in 2006 and enacted Law 20.255 in 2008. Argentina partially corrected its mixed regime through Law 26.222 in 2007 and eliminated the private capitalization pillar through Law 26.425 in 2008. Uruguay convened the National Dialogue on Social Security in 2007 and enacted Law 18.395 in 2008. The reforms addressed related problems of exclusion, low contribution density, unequal labor trajectories, and distrust in existing arrangements, but they used different decision venues and produced different degrees of institutional change.

The unit of analysis is the reform process, understood as the sequence connecting problem definition, knowledge production, political authorization, instrument selection, and initial implementation. The analysis does not treat the three models as fixed national cultures. They are episode-specific configurations. Argentina has used expert bodies in other policy fields, Chilean reform also involved political bargaining, and Uruguay's dialogue occurred under strong executive leadership. The purpose is to identify the dominant mechanism within each episode and assess its consequences.

The documentary corpus contains five categories of evidence. First, expert reports and technical studies reveal diagnoses, assumptions, projections, and proposed instruments. Second, executive speeches and messages identify the political framing of reform and the claims used to authorize action. Third, stakeholder submissions and hearings capture counter-expertise, distributive conflict, and experiential knowledge. Fourth, committee records and parliamentary debates trace how recommendations were modified, defended, or rejected. Fifth, implementation and evaluation studies provide evidence about administrative translation and early effects. The corpus includes the Argentine congressional debates on Laws 26.222 and 26.425, the presidential announcement of the end of the Administradoras de Fondos de Jubilaciones y Pensiones (AFJP) system, and monitoring of the legislative process; the Chilean Marcel Commission report, submissions from civil society and competing experts, the complete legislative history of Law 20.255, and an implementation impact

study; and the Uruguayan National Dialogue reports, government and stakeholder appearances before parliamentary committees, committee reports, and plenary debates.

The evidence was coded along six dimensions: problem frame, authorized knowledge, advisory actors, decision venue, policy translation, and implementation implications. Process-tracing tests focused on observable connections between these dimensions. Examples include the repetition of commission diagnoses in executive bills, the incorporation or rejection of recommendations, the use of expert claims in legislative justification, changes made after stakeholder hearings, and the alignment between the chosen instruments and administrative capacities. Formal participation alone was not treated as evidence of influence.

Alternative explanations remain part of the analysis. Fiscal conditions, partisan coalitions, institutional legacies, and social mobilization affected all three reforms. The argument is not that knowledge arrangements replaced political economy. It is that they mediated these pressures by defining what the pension problem was and how it could be acted upon. The comparative claim is therefore mechanistic: different modes of organizing knowledge and authority changed the path through which similar pressures became different policy designs.

## Argentina: Executive Decisionism and Rapid Recentralization

Argentina entered the 2000s with a mixed system created in 1993 and implemented in 1994. The Integrated Retirement and Pension System combined a public pay-as-you-go component with individual accounts administered by private pension fund managers, the AFJPs. The reform had been justified through fiscal, actuarial, administrative, and financial-market arguments, and had been supported by international financial institutions and domestic economic experts (Brooks, 2010; Kay, 2009; San Martino, 2007). By the middle of the following decade, however, the dominant diagnosis had changed. Low and uneven contribution histories, high administrative costs, fiscal transfers to sustain the public component, and the declining legitimacy of private management increasingly defined the policy problem.

Law 26.222 of 2007 marked a transitional stage. It reopened movement between the public and private regimes, changed the default rule for undecided entrants in favor of the public pillar, and modified several benefit and contribution arrangements (Cámara de Diputados de la Nación, 2007). The legislative debate shows that the government was already challenging the assumption that individual capitalization should remain the privileged default. Yet the measure still operated within the mixed architecture. Knowledge was used to justify correction rather than replacement, and the reform preserved the possibility of individual choice.

The global financial crisis created a decisive political opening in 2008. President Cristina Fernández de Kirchner announced the elimination of the AFJPs at the Administración Nacional de la Seguridad Social (National Social Security Administration), ANSES, on October 21. The location and language of the announcement were integral to the reform frame. She described the measure as a decision about retirees' assets that belonged symbolically and institutionally within the public pension agency. She also situated it within an international "end of an era," contrasting the retreat

of the state associated with neoliberalism with the return of public authority during financial crisis (Fernández de Kirchner, 2008). The diagnosis combined market failure, financial risk, solidarity, and state responsibility. It did not emerge from a formally appointed commission that compared a wide range of institutional alternatives.

The executive bill, Project 27-PE-08, proposed the creation of the Sistema Integrado Previsional Argentino (Argentine Integrated Pension System), SIPA, the elimination of the capitalization regime, and the transfer of affiliates and assets to public administration. The reform process was rapid. Joint meetings of the Social Security and Budget committees heard the Minister of Labor, the head of ANSES, representatives of AFJPs, unions, experts, and other organizations. Monitoring of the process records demands from opposition and allied blocs for stronger controls, investment rules, and protections for ANSES funds. Several modifications were introduced, including governance and oversight provisions (Poder Ciudadano, 2008). These consultations mattered, but they occurred after the executive had already closed the central institutional choice. The question before Congress was how to govern recentralization, not whether to choose among multiple system architectures.

Parliamentary debate exposed the strengths and weaknesses of the model. Government supporters emphasized the poor performance and high costs of private administration, the fiscal burden of guaranteeing benefits, the risks created by the global crisis, and the constitutional responsibility of the state. Opposition legislators often accepted that the mixed system required reform but questioned the speed of the process, the absence of a broader technical commission, the management of transferred assets, and the danger of replacing private concentration with executive discretion. The Senate debate reproduced this tension between the legitimacy of public responsibility and the governance risks of accelerated institutional change (Cámara de Diputados de la Nación, 2008a, 2008b).

The policy translation was direct and structural. Law 26.425 abolished the private capitalization pillar, transferred its assets and contributors to SIPA, and consolidated public administration through ANSES. The executive-decisionist process produced speed and clarity. It made the government fully accountable for the reform, avoided a protracted period of uncertainty, and responded quickly to a crisis that had undermined confidence in financial markets. It also aligned the instrument with a broader political project centered on social inclusion and renewed state intervention.

The same process created vulnerabilities. First, the reform did not generate a publicly visible *ex ante* comparison of alternative public, mixed, or regulated private designs. Second, the central political frame encouraged an all-or-nothing choice between private failure and public responsibility, leaving less space to discuss governance safeguards, long-term financing, and the internal architecture of the public system. Third, rapid enactment limited the opportunity to build cross-party ownership. Later disputes over indexation, moratoria, special regimes, litigation, and the use of ANSES resources show that eliminating private administration did not resolve the underlying tension among coverage, contributory proportionality, and fiscal sustainability (Bertranou et al., 2011; Rofman & Mera, 2024).

Argentina therefore illustrates a model in which knowledge primarily performed authorizing

and legitimating functions within an executive-defined reform. Technical evidence was not absent. ANSES, the Ministry of Labor, congressional committees, unions, and external specialists produced and contested evidence. But the executive determined the authoritative problem definition and the basic instrument before deliberation broadened. The result was high decisional capacity and rapid structural change, combined with weaker procedural pluralism and a limited foundation for stable agreement over the post-reform system (Alonso, 1998).

## Chile: Expert Commission, Consultation, and Political Filtering

Chile organized the relationship between expertise and political authority differently. The 1981 reform had replaced the public defined-benefit system with mandatory individual capitalization administered by private Administradoras de Fondos de Pensiones (AFPs). By the mid-2000s, the system had accumulated strong macroeconomic and financial credentials, but its social performance was increasingly questioned. Low contribution density, gender gaps, incomplete coverage among independent workers, and the prospect of low pensions revealed that the original design depended on employment trajectories that did not describe much of the labor force.

President Michelle Bachelet created the Presidential Advisory Council for Pension Reform one week after taking office in 2006. The council, chaired by Mario Marcel, included 15 members with backgrounds in economics, law, sociology, public administration, social policy, finance, and gender analysis. Its composition was politically and professionally diverse, although economists and actors with experience in state economic institutions remained prominent. The council received a clearly bounded advisory mandate. It was asked to diagnose the system and propose reforms, not to make the final political decision. The president also instructed it to conduct a broad process of citizen and stakeholder consultation (Consejo Asesor Presidencial para la Reforma Previsional, 2006; Marcel, 2016).

The work followed a structured sequence of hearings, analysis, deliberation, and proposal writing. During approximately 100 days, the council heard social organizations, pensioners, business associations, AFP representatives, women's organizations, research centers, international organizations, and individual experts. Public agencies supplied data and technical support. The resulting report reframed the pension problem. It did not declare individual capitalization universally ineffective. Instead, it argued that the system produced acceptable pensions for workers who contributed regularly across stable careers, while a large share of the population did not meet those assumptions. In particular, women, independent workers, low-income groups, and workers with interrupted employment faced low densities and inadequate benefits.

The report connected demographic and labor-market evidence to a broader normative language of dignity in old age. It projected that only about half of older people would receive a pension above the minimum and identified significant groups that would receive low assistance benefits or no pension. It organized its recommendations around three pillars: solidarity, mandatory contributory savings, and voluntary savings. The package covered the solidarity pillar, contribution density, gender equity, independent workers, competition and fees, investment regulation, information,

institutional design, and fiscal discipline. This architecture demonstrates a central advantage of the expert-commissioned model: it linked multiple diagnoses and instruments rather than treating one parameter as the entire reform.

Consultation also exposed competing epistemic positions. *Cáritas Chile* argued that reform should be evaluated as an ethical problem of human dignity and should involve direct dialogue with older adults. Centro de Estudios Nacionales de Desarrollo Alternativo (CENDA) and Manuel Riesco presented more structural critiques of the AFP model, emphasizing low pensions, discrimination, administrative costs, and the case for a stronger public or pay-as-you-go component. Gonzalo Martner criticized the council's effort to reach consensus, arguing that experts should present alternatives rather than manufacture a political synthesis. From a different position, Salvador Valdés defended the achievements of capitalization and focused on improving the solidarity pillar and competition among AFPs. The Organization of Ibero-American Social Security and other international actors contributed comparative evidence on aging, coverage, and institutional adaptation. The council therefore did not operate in an epistemically homogeneous environment, even if its final report consolidated disagreement into a unified package.

The next stage demonstrates that expert advice did not displace political decision. The executive created a Committee of Ministers to transform the report into a bill. Bachelet immediately rejected one of the council's most politically sensitive recommendations, the gradual equalization of women's retirement age at 65. The government preserved the core diagnosis but filtered instruments through its commitments, coalition constraints, and distributive priorities. This separation of roles was explicit: the council advised, the executive selected, and Congress legislated.

The presidential message accompanying the bill translated the commission's diagnosis into a politically legible argument. It presented a pension as recognition of the right to age with dignity, while also maintaining the principle that greater contributions should generate higher benefits. It acknowledged that the 1981 model worked as expected for stable dependent workers but that its assumptions no longer represented the labor market. The bill therefore proposed to complement individual capitalization with a Solidarity Pension System, strengthen institutions, incorporate independent workers, reduce gender inequalities, and improve information and regulation (Ley No. 20.255, 2008).

Law 20.255 created the Basic Solidarity Pension and the Solidarity Pension Contribution, expanded coverage to lower- and middle-income groups, introduced a child credit for women, changed disability and survivor insurance, gradually incorporated independent workers, and reorganized public administration through the Institute of Social Security and the Superintendency of Pensions. The reform did not abolish AFPs. It layered social guarantees, gender compensation, new regulatory capacities, and public administration over the existing contributory architecture. This policy translation closely reflected the commission's integrated diagnosis, although not every recommendation survived political filtering.

The implementation record also illustrates the value and limitations of the model. The reform had an explicit administrative architecture, phased implementation, and clearly defined target groups. Subsequent evaluation estimated substantial increases in final pensions for workers retiring in the early implementation period, with gains for women considerably larger than for men. It also

identified a modest reduction in formal labor-market participation among some older workers, demonstrating that redistributive instruments can generate behavioral effects that expert design must anticipate (Attanasio et al., 2011). The availability of a formal diagnosis and evaluation framework made these trade-offs more visible.

Chile's expert-commissioned model thus generated analytical coherence and a traceable chain from diagnosis to instruments. It broadened the policy frame from financial efficiency to coverage, gender, dignity, and institutional capacity. It also offered the executive a credible basis for reforming a politically sensitive system. Its limitations were equally clear. The mandate excluded some more radical alternatives, the final consensus muted the depth of disagreement, and consultation did not give stakeholders decision rights. Political legitimacy still depended on executive and legislative choices, while the preservation of the AFP core left unresolved sources of dissatisfaction that would reappear in later reform cycles. Expert authority improved the quality of formulation, but it could not substitute for distributive settlement.

## Uruguay: Social Dialogue and Incremental Policy Correction

Uruguay entered the reform cycle with the most cautious capitalization design of the three cases. Law 16.713 of 1995, implemented in 1996, established a mixed system that combined a public intergenerational solidarity pillar administered by the Banco de Previsión Social (Social Security Bank), BPS, with individual accounts managed by Administradoras de Fondos de Ahorro Previsional (AFAP)s. The public pillar remained institutionally central. By the mid-2000s, the principal problem was not a legitimacy collapse comparable to Argentina's or a demand to reconstruct the entire system. It was the growing evidence that strict contribution requirements would prevent many workers from qualifying for retirement.

The 1996 reform required 35 years of registered contributions for ordinary retirement. Academic and administrative studies showed that this threshold was poorly aligned with real employment histories. Estimates later summarized by the Juan Pablo Terra Institute suggested that only 24 percent of registered workers would reach 35 years of contributions by age 60 and 42 percent by age 65. When crisis years were incorporated, the estimates fell to 13 and 28 percent. The problem was more severe among private-sector workers, low-income groups, and women. The governing diagnosis therefore focused on access, incomplete work histories, and the gap between formal legal entitlement and effective coverage.

In 2007, the executive convened the National Dialogue on Social Security. The process was organized by the Sectoral Commission on Social Security, which included the Ministries of Economy, Labor and Social Security, Social Development, and Public Health, the Office of Planning and Budget, and the BPS. The University of the Republic supplied academic coordination, while the United Nations and Spain supported the process. Workers, employers, retirees, AFAPs, political parties, civil society organizations, public agencies, universities, and international experts participated in plenary sessions and five thematic tables covering demography, inclusion and work, social protection, coverage, and financing (Diálogo Nacional sobre Seguridad Social, 2008).

The dialogue differed from the Chilean commission in the location of expertise. There was

no small body authorized to synthesize evidence on behalf of the process. Academic documents and technical presentations provided common inputs, but government and social representatives jointly discussed diagnoses and drafted recommendations. The process integrated actuarial and demographic knowledge with institutional experience from BPS, labor-market knowledge from unions and employers, and the lived concerns of retirees. According to official and participant accounts, around 80 institutions were invited, roughly 50 participated continuously, and approximately 130 people took part in more than 20 plenary meetings, alongside the work of the thematic commissions (Murro, 2008).

The result was substantial but bounded agreement. Participants recognized the importance of maintaining broad coverage, addressing discontinuous contribution histories, improving protection for women and vulnerable workers, and preserving financial sustainability. The dialogue did not reach agreement on a complete redesign of the mixed system. It instead generated short-, medium-, and long-term recommendations, some of which could be translated into immediate legislative measures. This distinction between agreement on problems and agreement on structural solutions is important. Social dialogue expanded the range of knowledge and strengthened ownership, but it did not eliminate ideological conflict.

The executive transformed part of the dialogue into a bill on access to retirement benefits. In parliamentary committee, the Deputy Minister of Labor described the drafting process as unprecedented in the country and the region, involving dozens of meetings over ten months with political, academic, and social organizations. He cited technical evidence indicating that the existing parameters would prevent a large share of Uruguayans from qualifying for retirement and argued that consensual rules were easier to implement. The bill reduced the ordinary retirement requirement from 35 to 30 years, created more flexible combinations of age and contribution years for advanced-age retirement, revised disability rules, established a temporary compensated inactivity subsidy for older dismissed workers, and credited women with one year of service per child, subject to a limit (Cámara de Representantes, Comisión de Seguridad Social, 2008a).

Committee hearings show that dialogue did not produce unanimity. The *Plenario Intersindical de Trabajadores-Convención Nacional de Trabajadores* (PIT-CNT)'s social security team maintained a critical position toward Law 16.713 and defended a more structural reform based on universality, solidarity, and compulsory participation. Representatives of retirees argued that lowering the contribution requirement while reducing the initial replacement rate did not fully address benefit adequacy. Other actors raised questions about unequal treatment across pension funds and occupational regimes. These interventions influenced debate and clarified trade-offs, even when they did not overturn the government's incremental strategy (Cámara de Representantes, Comisión de Seguridad Social, 2008b, 2008c).

The parliamentary process was comparatively orderly and culminated in Law 18.395 in October 2008. The Chamber of Representatives approved the bill on October 1, the Senate sanctioned it on October 15, and the executive promulgated it on October 24 (Cámara de Senadores del Uruguay, 2008). The law modified eligibility and benefit calculation without dismantling the mixed BPS-AFAP architecture. The policy instrument therefore matched the governing mode: a negotiated, gradual correction of identified access barriers rather than a decisive institutional rupture.

This model offered several practical advantages. Participation surfaced implementation knowledge early, especially regarding contribution records, gendered careers, disability, and the interaction among pension regimes. The involvement of BPS and organized stakeholders facilitated communication and administrative ownership. The gradual reform reduced transition complexity and avoided reopening every distributive conflict embedded in the system. Later analyses found that the flexibilization significantly expanded access among groups that would have struggled to qualify under the 35-year rule (Lavalleja & Tenenbaum, 2017).

Its limitations followed from the same logic. Negotiation favored organized actors and could not fully represent informal workers or future generations. The reform addressed access more directly than benefit adequacy or long-term financing. Incremental agreement also left the broader structure of the mixed system intact, despite continuing union criticism. Uruguay therefore demonstrates that dialogic governance can generate legitimacy and implementation fit without producing comprehensive consensus. Its characteristic output is a politically and administratively feasible correction whose durability rests on broad procedural acceptance, but whose substantive reach is constrained by the need to preserve agreement.

## Comparative Findings

The three reforms addressed a related set of failures but constructed them differently. Argentina defined the central problem as the failure and risk of private fund administration, intensified by the international financial crisis. Chile defined it as a mismatch between the assumptions of individual capitalization and actual labor-market trajectories, combined with inadequate solidarity and institutional fragmentation. Uruguay defined it as an access problem created by contribution requirements that no longer corresponded to employment histories. These frames were not simple reflections of objective conditions. They were products of different arrangements for authorizing knowledge.

The first comparative finding concerns agenda closure. In Argentina, closure occurred early. The executive selected public recentralization before broad deliberation, and Congress mainly debated safeguards and political justification. In Chile, closure was sequential. The presidential mandate bounded the commission's work, the commission narrowed the diagnostic and instrumental field, the Committee of Ministers filtered recommendations, and Congress completed the political settlement. In Uruguay, closure was incremental. The dialogue generated agreement on selected problems and measures, while structural disagreement was deferred. Early closure increased speed but reduced option contestation; delayed closure expanded legitimacy but narrowed the scope of achievable change.

The second finding concerns the function of expertise. In Argentina, expertise primarily legitimated and operationalized an executive choice. Technical actors explained the failures of the AFJPs, designed asset transfer and public administration, and defended the measure in Congress. In Chile, expertise had stronger conceptual and instrumental roles. The commission created a shared diagnosis, linked evidence to a multi-instrument package, and supplied the architecture of the bill. In Uruguay, expertise was distributed and interactive. Academic and administrative studies

established the access problem, but the meaning and practical implications of that evidence were negotiated with organized actors.

The third finding concerns political legitimacy. Argentina relied on electoral authority, crisis responsiveness, and a morally clear public-versus-private narrative. Chile combined expert credibility, public consultation, presidential responsibility, and parliamentary enactment. Uruguay relied on participation, negotiated documents, and continuity with established tripartite institutions. Each source of legitimacy had limits. Majoritarian authority did not create long-term agreement over governance; consultation did not settle the legitimacy of the AFP model; and social dialogue did not erase distributive conflict or ensure representation of weakly organized groups.

The fourth finding concerns implementation. Argentina's structural reversal required rapid administrative absorption of affiliates and assets, and it concentrated implementation responsibility in ANSES. Chile's layered reform required new benefits, institutions, information systems, regulatory coordination, and phased incorporation of target groups. Uruguay modified rules within an established administrative structure, reducing the scale of organizational disruption. The greater the distance between the chosen instrument and existing administrative routines, the more important explicit implementation planning becomes. Analytical quality cannot be assessed independently from the capacity to execute transitions.

The fifth finding concerns policy stability. Argentina achieved the largest and fastest institutional change, but the post-reform system remained contested around financing, indexation, moratoria, and executive control. Chile produced a coherent and administratively structured reform, but its layered character preserved the core institution that generated later distrust. Uruguay achieved the narrowest immediate change, yet the reform was integrated into the existing system and benefited from broader procedural ownership. Stability therefore did not correlate simply with the scale of reform. It depended on whether the decision process created continuing mechanisms for adaptation and conflict management.

These findings qualify the initial expectations associated with each ideal type. Expert-commissioned processes can improve coherence, but expertise must be connected to political choice and implementation. Executive decisionism can be appropriate under urgent conditions, but decisional speed creates a larger burden for transparency, safeguards, and post-enactment learning. Dialogic negotiation can improve legitimacy and feasibility, but it requires clear rules about representation, decision authority, and which disagreements remain unresolved. No model alone reconciles expertise, power, and implementation (Table 2).

## **Practice Implications: Building a Hybrid Reform Architecture**

The comparison does not support a recommendation to replicate one national model. It instead identifies design principles that can be combined. The first principle is to separate diagnosis from decision without pretending that diagnosis is politically neutral. Governments should establish an initial technical process that makes assumptions, projections, uncertainty, and distributional consequences visible. This process should be independent enough to challenge the executive's

**Table 2. Knowledge, decision-making, and reform translation in the three cases**

| Dimension                  | Argentina                                                                        | Chile                                                                                                   | Uruguay                                                                                          |
|----------------------------|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Dominant model             | Executive-decisionist                                                            | Expert-commissioned                                                                                     | Dialogic-negotiated                                                                              |
| Authoritative diagnosis    | Private management failure, financial risk, and state responsibility             | Low contribution density, gender inequality, inadequate solidarity, and institutional weakness          | Exclusion caused by strict contribution requirements and interrupted careers                     |
| Main knowledge actors      | Executive, ANSES, ministries, congressional committees, unions, external experts | Presidential council, ministries, public agencies, civil society, industry, international organizations | Government agencies, BPS, university, workers, employers, retirees, AFAPs, international experts |
| Point of political closure | Before broad consultation, with later debate over safeguards                     | After commission report and ministerial filtering                                                       | Through partial agreements translated into an incremental bill                                   |
| Principal instrument       | Elimination of AFJPs and public recentralization through SIPA                    | Solidarity pillar and institutional layering over individual capitalization                             | Flexible eligibility, gender credits, and protection for older displaced workers                 |
| Main advantage             | Speed and clear political responsibility                                         | Integrated diagnosis and coherent policy package                                                        | Ownership, implementation knowledge, and institutional fit                                       |
| Main limitation            | Limited ex ante option contestation and weaker cross-party stability             | Consensus can conceal conflict and preserve bounded alternatives                                        | Compromise narrows scope and may privilege organized actors                                      |

ANSES, Administración Nacional de la Seguridad Social; BPS, Banco de Previsión Social; AFAP, Administradoras de Fondos de Ahorro Previsional; AFJP, Administradoras de Fondos de Jubilaciones y Pensiones; SIPA, Sistema Integrado Previsional Argentino.

Source: Author's elaboration based on the documentary corpus.

preferred narrative, but its mandate and membership should be publicly justified. A commission can perform this function, although permanent bureaucratic units and universities may also do so.

The second principle is to institutionalize counter-expertise. Advisory quality does not result from consensus alone. Chile's experience shows the value of receiving positions from defenders and critics of capitalization, gender specialists, civil society organizations, international bodies, and industry actors. Uruguay shows the importance of combining technical evidence with administrative and experiential knowledge. Reform processes should publish submissions, identify areas of disagreement, and distinguish shared empirical findings from normative choices. Minority reports or structured alternative scenarios may be more informative than a single consensual recommendation.

The third principle is to preserve explicit political accountability. Experts can estimate effects and clarify trade-offs, but elected officials must decide how costs and benefits are distributed. Bachelet's rejection of the proposed increase in women's retirement age illustrates legitimate political filtering rather than a failure of evidence-based policy. The problem arises when political selection is hidden behind expert authority or when executive urgency forecloses scrutiny. Governments should state which recommendations they accept, modify, or reject and explain the reasons.

The fourth principle is to integrate implementing organizations before enactment. Pension reforms require administrative data, benefit calculation rules, communication systems, personnel, regulatory coordination, and transition management. BPS participation in Uruguay helped connect diagnosis to operational realities. Chile's institutional redesign and phased benefits created a clearer implementation sequence. Argentina's rapid recentralization demonstrates why structural reversals need strong safeguards, governance arrangements, and implementation monitoring. An implementation assessment should accompany the fiscal and actuarial assessment.

The fifth principle is to create mechanisms for revision. Long-term projections are uncertain, labor markets change, and policy effects generate new behavior. Reform should therefore include scheduled evaluation, public reporting, and procedures for adjusting parameters without reopening the entire social contract. These mechanisms can reduce the choice between rigid stability and

recurrent emergency change.

Taken together, these principles suggest a hybrid architecture: independent technical diagnosis, plural and organized contestation, accountable political selection, early implementation planning, and institutionalized evaluation. Such a sequence does not eliminate conflict. It makes conflict more informative and reduces the likelihood that technical coherence, decisional speed, legitimacy, or administrative feasibility will be pursued in isolation.

## Conclusion

Pension reform is not shaped only by structural pressures or partisan preferences. It is also shaped by the institutional arrangements through which governments decide what counts as relevant knowledge, who is authorized to interpret it, and how competing diagnoses are converted into policy instruments. Argentina, Chile, and Uruguay confronted related problems during the 2006-2008 reform cycle, but they connected knowledge and authority in different ways.

Argentina's executive-decisionist model produced rapid and far-reaching recentralization. Chile's expert-commissioned model generated an integrated diagnosis and a layered reform that combined individual capitalization with new solidarity and administrative institutions. Uruguay's dialogic-negotiated model translated shared evidence on exclusion into a gradual reform of access rules. The cases show that each model creates a distinctive balance among coherence, speed, legitimacy, implementation, and stability.

The practical implication is not that policymakers should avoid politics in favor of expertise, or replace executive authority with participation. Pension reform requires all three. Expertise is necessary to reveal long-term consequences and policy interactions. Political authority is necessary to decide distributive conflicts. Dialogue is necessary to incorporate implementation knowledge, expose assumptions, and build ownership. Better reform processes are those that sequence these functions transparently and preserve the possibility of learning after enactment.

The study is limited by its reliance on documentary evidence, which cannot fully reconstruct informal advice and closed-door negotiation. Interviews with officials, commission members, legislators, and social actors would allow finer analysis of influence and strategic learning. The three cases also have comparatively developed social security institutions, so the findings should be tested in settings with weaker administrative capacity. Even with these limits, the comparison establishes a clear proposition for public administration research: the quality of high-stakes reform depends not only on the quality of available knowledge, but on the governance of its production, contestation, political use, and implementation.

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