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Third UA: 079/24 Index: AMR 13/9196/2025 Argentina of March 28, 2025

## **ARGENTINA PROTECT OLDER PEOPLE'S PENSION RIGHTS**

The moratorium on social security contributions ended on March 23. The government has announced that it will not extend this deadline, citing a fiscal adjustment plan that has severely affected pensions for older people. If Congress does not act, older people—especially women and informal workers—will suffer. We call on Congress to ensure that older people can live with dignity by guaranteeing an adequate standard of living.

### **Write to Members of Congress urging them to:**

- Create a pension system that guarantees the right to social security for all.
- Ensure the system aligns with Argentina's commitments under international human rights standards.

### **Write to:**

Senator Juliana Di Tullio: [juliana.ditullio@senado.gob.ar](mailto:juliana.ditullio@senado.gob.ar)

Senator Martín Lousteau: [martin.lousteau@senado.gob.ar](mailto:martin.lousteau@senado.gob.ar)

Senator José Miguel Angel Mayans: [mayans@senado.gob.ar](mailto:mayans@senado.gob.ar)

Senator Eduardo Vischi: [eduardo.vischi@senado.gob.ar](mailto:eduardo.vischi@senado.gob.ar)

Congressman Rodrigo De Loredó: [rdeloredo@hcdn.gob.ar](mailto:rdeloredo@hcdn.gob.ar)

Congressman Germán Pedro Martínez: [gpmartinez@hcdn.gob.ar](mailto:gpmartinez@hcdn.gob.ar)

Congressman Miguel Ángel Pichetto: [mpichetto@hcdn.gob.ar](mailto:mpichetto@hcdn.gob.ar)

Congressman Cristian Ritondo: [critondo@hcdn.gob.ar](mailto:critondo@hcdn.gob.ar)

*Salutation: Honorable Senators, Congressmen and Congresswomen,*

### **And copy:**

Her Excellency Maria Josefina Martinez Gramuglia

Ambassador

Embassy of the Argentine Republic

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## **ADDITIONAL INFORMATION**

In March 2023, Argentina's National Congress passed Law 27705. This law created a temporary payment plan for social security debts, known as a pension moratorium. It allowed people without 30 years of contributions to access retirement benefits while paying into the system to cover their missing contributions.

The moratorium aimed to reduce inequality, especially in a country where over 47 percent of workers are in the informal labor market without contributions or legal registration. However, the law expired on March 23, 2025, and the government has announced it will not extend it. This decision is part of a broader fiscal adjustment plan that has already impacted pensions for older people.

Without a replacement system, those who do not meet retirement requirements will only qualify for the Universal Pension for Older People (PUAM). This pension is just 80 percent of the minimum retirement pension.

In February 2025:

- PUAM was set at 218,000 Argentine pesos (about 247 Canadian dollars) per month.
- The minimum retirement pension was 273,000 Argentine pesos (about 310 Canadian dollars) per month.
- The poverty line—defined by Argentina’s National Institute of Statistics and Census (INDEC)—was 334,000 Argentine pesos (about 379 Canadian dollars) per month.

This means that even those receiving the minimum pension are living below the poverty line. If no new policy replaces the moratorium, most future retirees, both men and women, will receive even less.

While the loss of the pension moratorium affects all workers without sufficient contributions, women are particularly at risk. Women in Argentina have higher rates of informal work than men, making it even harder for them to qualify for full pensions. Without a proper system, they will face deeper financial insecurity in old age.

For years, Argentina has struggled with an economic and social crisis. The country took on a massive loan from the International Monetary Fund (IMF), the largest ever granted by the institution. As part of the loan conditions, the IMF required Argentina to reach a zero deficit goal. Since the current government took office, this goal has led to strict austerity measures, including deep cuts to public spending.

In a recent report, the IMF acknowledged the cost of the pension moratorium but also called for protecting the most vulnerable. However, pension cuts have become a key part of the government's fiscal adjustment strategy.

The Argentine Institute of Fiscal Analysis (IARAF) reported that in the first two months of 2024, national public spending dropped by 3.87 trillion Argentine pesos. Of this reduction, 43 percent (1.68 trillion pesos) came from cuts to pensions and retirement benefits. Compared to the same period in 2023, pension spending fell by 33 percent.

Every Wednesday, older people take to the streets in the March of the Retired to protest pension cuts. In recent weeks, these demonstrations have faced violent repression. Amnesty International has documented cases where older protesters were beaten, struck with batons, and exposed to tear gas by the police.

***Please take action as soon as possible until May 31, 2025. The UA will be duly updated should there be the need for further action.***