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Women Powering Growth:

The Potential of Female Workers in Latin America

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CONTENTS

1	Introduction
2	Global Perspective: Female Workers in Latin America and the World
4	Latin America's Major Economies
5	Female Labor Force in Latin America's Major Economies
8	The Remaining Potential of Latin American Women
12	Overcoming the Obstacles to Female Employment
12	Increase Availability of High-Quality and Low-Cost Childcare
16	Decrease Gender Pay Gaps by Combating Workplace Discrimination
20	Increase Formal Employment Opportunities for Highly Educated Women
24	Conclusions
25	Endnotes
30	About the Authors



INTRODUCTION

Enhancing employment opportunities for women functions as a strong catalyst for broad economic growth.¹ Estimates from the World Bank suggest that achieving gender parity in employment could increase per capita income by about 20 percent on average across all countries.² The potential gains in terms of wealth from human capital are even higher. Globally, achieving gender equality in labor markets could add about \$160.2 trillion in the form of the present value of women's future earnings.³ Moreover, male and female labor are complementary, meaning that women's entry into the workforce could further increase overall production due to higher productivity among workers of both genders.⁴

The potential economic benefits of gender parity in employment are highest in countries with low female labor force participation (LFP) and a large pool of highly skilled women outside the labor market. Latin America's major economies fit both criteria. For instance, Mexico is the region's second-largest economy, generating nearly a third (27.8 percent) of Latin America's Gross Domestic Product (GDP).⁵ While 21.0 million (40.1 percent of total) working-age Mexican women have completed intermediate or higher education, more than two-fifths (or 8.9 million) of these highly skilled women remain outside the labor market. This is despite a large demand for human capital in Mexico.⁶ The vast pool of untapped highly skilled female labor, combined with the size of its economy and growing demand for workers, makes Mexico a perfect example of the latent income gains within Latin America's female population.

Beyond the economic gains, increasing female LFP can also result in substantial social improvements that exceed the obvious effects on gender equity. Latin America's recent history provides a case in point. Between 2000 and 2010, the growth of female labor income in the region accounted for 28 percent of the reduction in income inequality and 30 percent of the reduction in extreme poverty.⁷ Higher female LFP rates are also linked to lower infant mortality and positive child development outcomes.⁸ These improvements in children's well-being can, in turn, enhance the capabilities of future generations, leading to sustained growth and prosperity. In summary, policies that address gender inequalities in the labor market to increase female LFP drive both economic growth and social well-being.

Global Perspective: Female Workers in Latin America and the World

Despite the economic and social importance of women’s work, female LFP rates remain low: Globally, only 47.3 percent of women participated in the workforce in 2022, compared to 72.5 percent of men. While the global gap between male and female LFP rates has decreased over the past three decades, this is due to a pronounced drop (of 6.4 percentage points) in male LFP rather than an increase in women’s work. In fact, global female LFP rates decreased by about 3.4 percentage points from 1990 to 2022.⁹

However, these global trends mask differing regional experiences. Notably, Latin America experienced a rapid expansion of female LFP during the 1990s and early 2000s, while women’s workforce participation grew slowly or decreased in other regions. From 1990 to 2005, Latin America’s female LFP rates increased by 7.9 percentage points, from 42.3 percent to 50.2 percent. Over the next 14 years, the region’s female LFP rate stabilized, increasing to 51.9 percent by 2019, before dropping sharply after the onset of COVID-19. Even with this setback, however, Latin America has made considerable progress in expanding women’s workforce participation, with its LFP rate in 2022 at 8.7 percentage points above its 1990 level (Figure 1a).

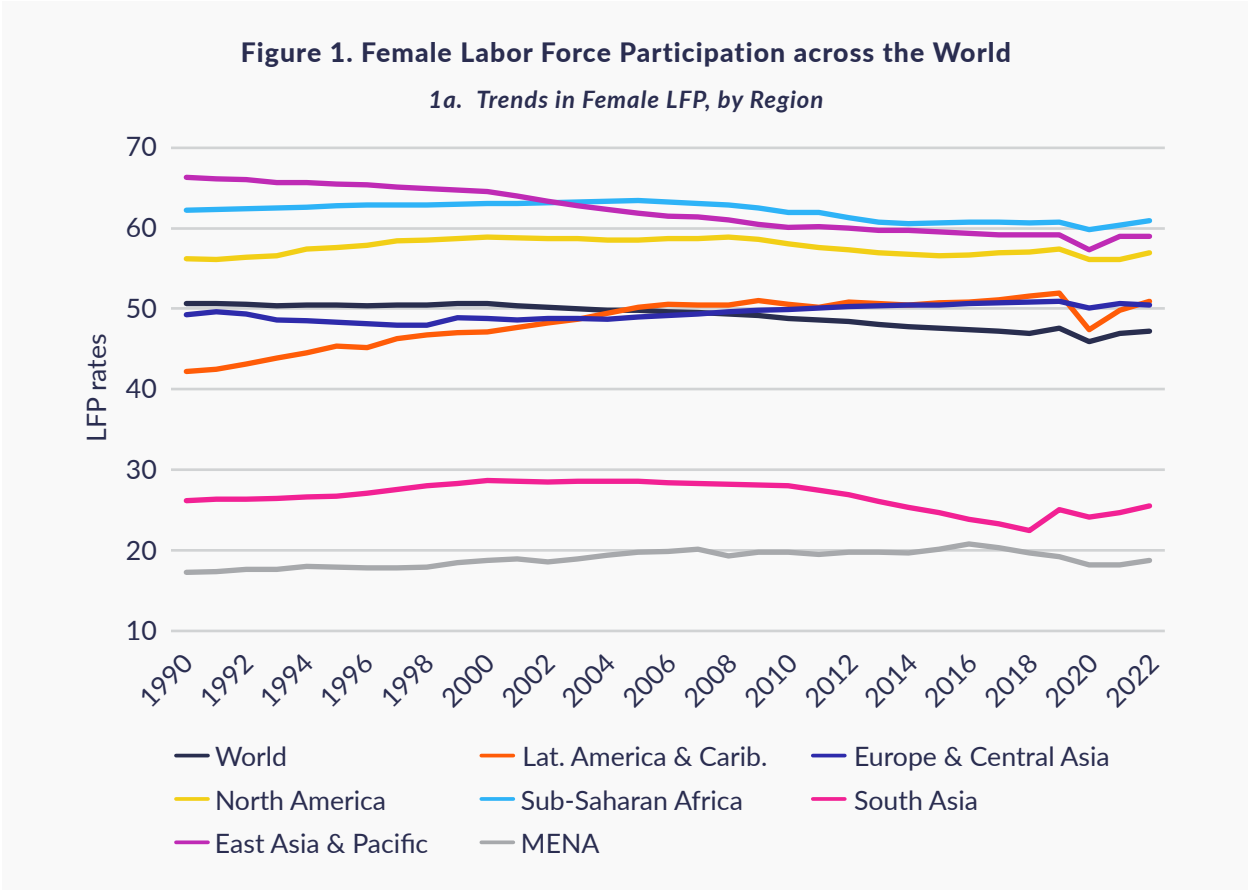
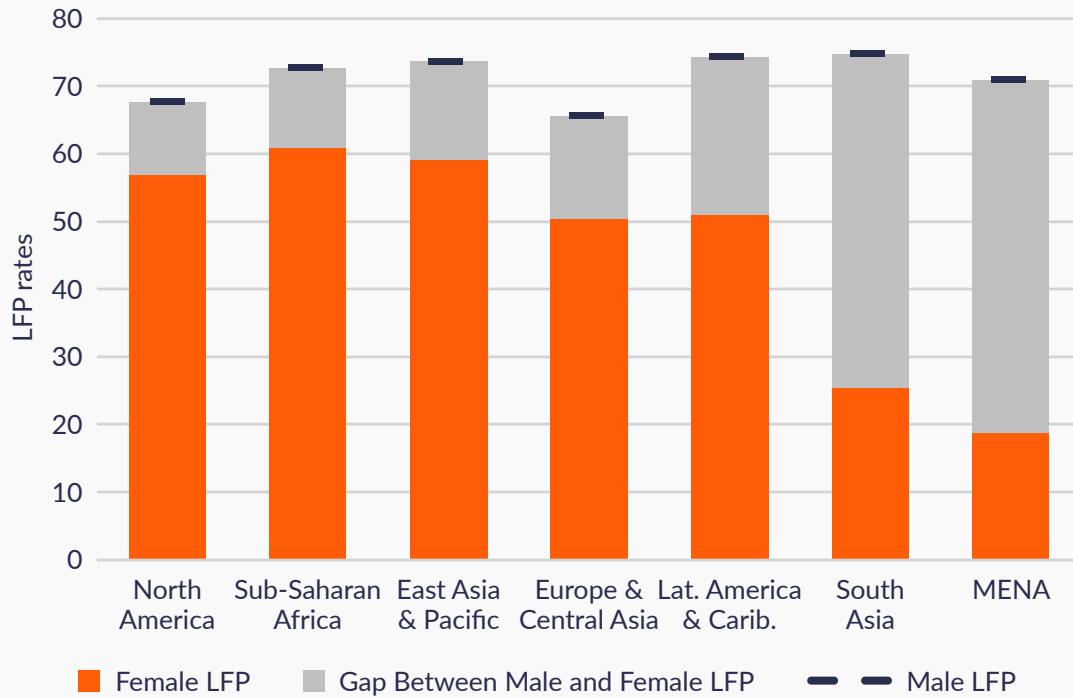


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Figure 1. Female Labor Force Participation across the World

1b. LFP Rates by Gender and Region, 2022



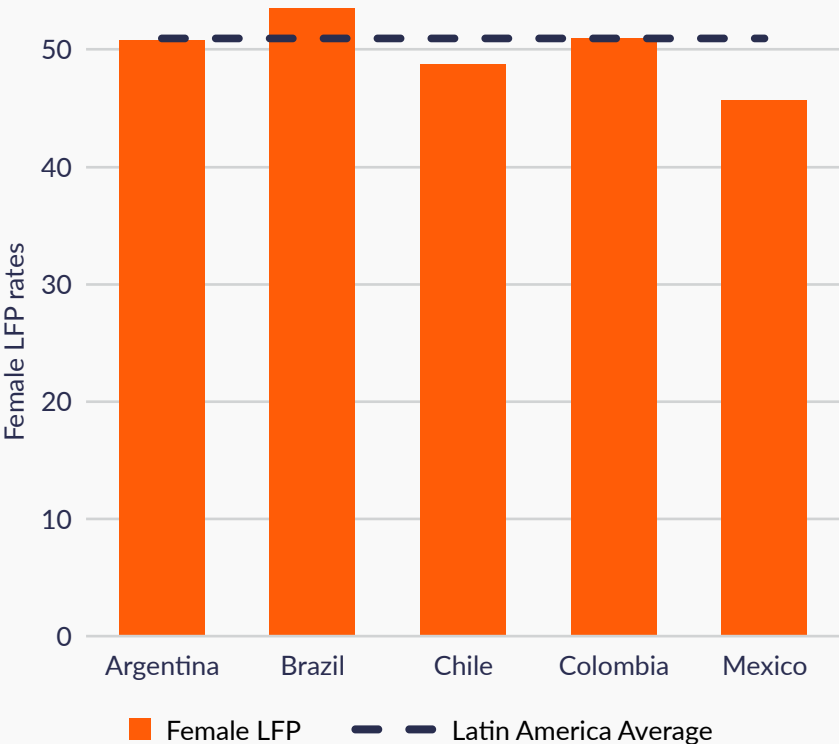
Source: Milken Institute analysis using data from the World Development Indicators (2024)

Despite this progress, Latin America’s female LFP rate remains low relative to its male counterpart, especially in comparison to other regions at similar levels of economic development. After the Middle East and North Africa (MENA) and South Asia, Latin America has the third-largest gap between its male and female LFP rates (Figure 1b). At 23.4 percentage points, this gender gap stands out among regions comprising mostly upper-middle and higher-income countries, such as Europe and Central Asia, where the difference between male and female LFP is 15.1 percentage points—8.3 percentage points lower than in Latin America (Figure 1b). This suggests the existence of female-specific barriers to employment in Latin America, which are likely stalling the region’s economic growth and social progress.

LATIN AMERICA'S MAJOR ECONOMIES

Latin America's economy is largely driven by five countries—Argentina, Brazil, Chile, Colombia, and Mexico—that generated 80.8 percent of the region's GDP in 2023. In terms of labor, these five economies embody 70.9 percent of the working-age population in the region, with over half (50.7 percent or 160 million) of these potential workers represented by women. The realization of the economic benefits from these potential female workers depends, however, on the extent to which women participate in the workforce (i.e., their LFP rates), which differs considerably across the five countries (Figure 2).

Figure 2: Female LFP Rates in Latin America's Major Economies, by Country



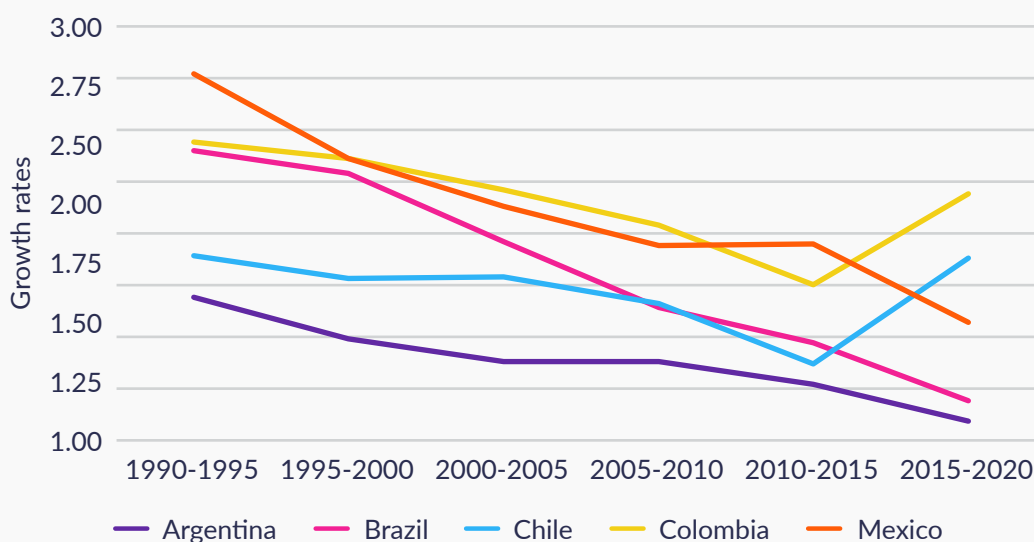
Source: Milken Institute analysis using data from the World Development Indicators (2024)

Female LFP falls below the regional average (51.0 percent) in all but one of the five Latin American major economies. Brazil is the only exception, with a female LFP rate of 53.6 percent. However, even Brazil's female LFP rate is 12.5 percentage points lower than Peru's, which has the highest women's workforce participation in Latin America. In contrast to Brazil, Mexico (the second-largest economy in the region) has the lowest female LFP of the five major economies and the third lowest in Latin America. Among the remaining major economies, Colombia and Argentina have female LFP rates close to the regional average (50.9 and 50.8 percent, respectively), while Chile trails slightly at 48.8 percent.

Female Labor Force in Latin America's Major Economies

The low female LFP rates across Latin America's major economies are concerning, especially given recent demographic changes that have intensified the importance of incorporating women into the workforce. Between 1990 and 2022, dropping fertility rates and rising life expectancy led to a decrease in the proportion of the population below the age of 15 (from 35.6 to 21.8 percent) in Latin America's major economies, while the proportion over the age of 65 increased (from 4.8 to 9.7 percent).¹⁰ This demographic shift has slowed the growth of the working-age population, particularly in Brazil and Mexico, which experienced a 1.2 percentage point drop in the quinquennial growth rates of their working-age population from 1990 to 2020 (Figure 3).

Figure 3. Quinquennial Growth Rate of Working-Age Population

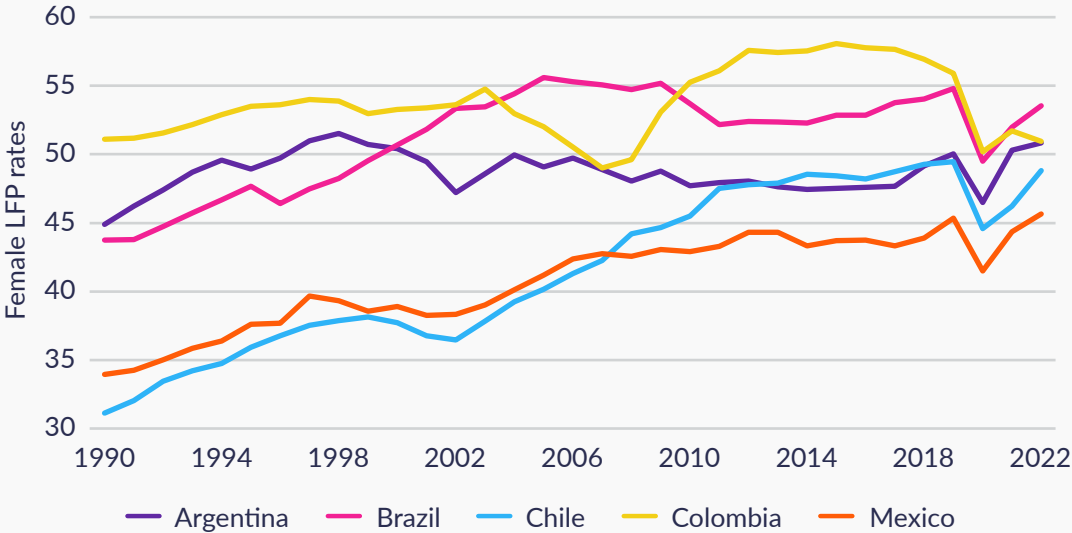


Source: Milken Institute analysis using data from Observatorio Demográfico América Latina y el Caribe (2024)

As the growth of the working-age population has slowed, the importance of expanding female LFP to fuel the workforce has increased. Recent projections indicate that male LFP rates in Latin America have reached their limits, restricting the extent to which men can further contribute to workforce growth.¹¹ Efforts to increase male labor participation may involve recruiting men who are currently unemployed due to serious ailments, retirement, or skill mismatches, which could diminish the workforce's added value. Thus, attracting more talented female workers is essential for maintaining (or increasing) productivity while growing the labor force in the region's major economies.

Despite its growing importance, women's entry into the Latin American workforce has lost momentum over the past decade. From 1990 to 2010, declining fertility rates allowed more women to engage in remunerated work, accelerating the growth of female workforce participation. This was particularly noticeable in Chile, Brazil, and Mexico, where female LFP rates grew by 14.4, 9.9, and 9.0 percentage points, respectively. This led to a narrowing of the female workforce-participation gap across Latin America's major economies because Chile and Mexico, which had the lowest female LFP rates at the start of the period, experienced the fastest growth (Figure 4).

Figure 4. Female LFP Rates among Latin America's Major Economies (1990 to 2022)



Source: Milken Institute analysis using data from the World Development Indicators (2024)

By 2010, however, the momentum of women entering the workforce had begun to wane. The COVID-19 pandemic had a strong negative impact on female labor participation in Latin America's major economies, but the slowdown in female LFP growth began before the pandemic (Figure 4). In Mexico, for example, female LFP increased by only 2.4 percentage points from 2010 to 2019, compared with 4.6 percentage points from 2001 to 2010. Similar slowdowns occurred in Chile and Brazil (though Brazil's female labor force entry began to wane in the early 2000s), while Argentina and Colombia saw female LFP rates that remained within five percentage points of their early 1990s levels.

The deceleration in women’s workforce entry, coupled with the pandemic’s impact on women’s work, resulted in a persistently large gap between male and female LFP rates. Only 50.6 percent of working-age women, compared to 74.4 percent of men, participated in the workforce in Latin America’s major economies in 2022 (Figure 5).

Figure 5. Women as Part of Latin American Major Economies’ Workforce



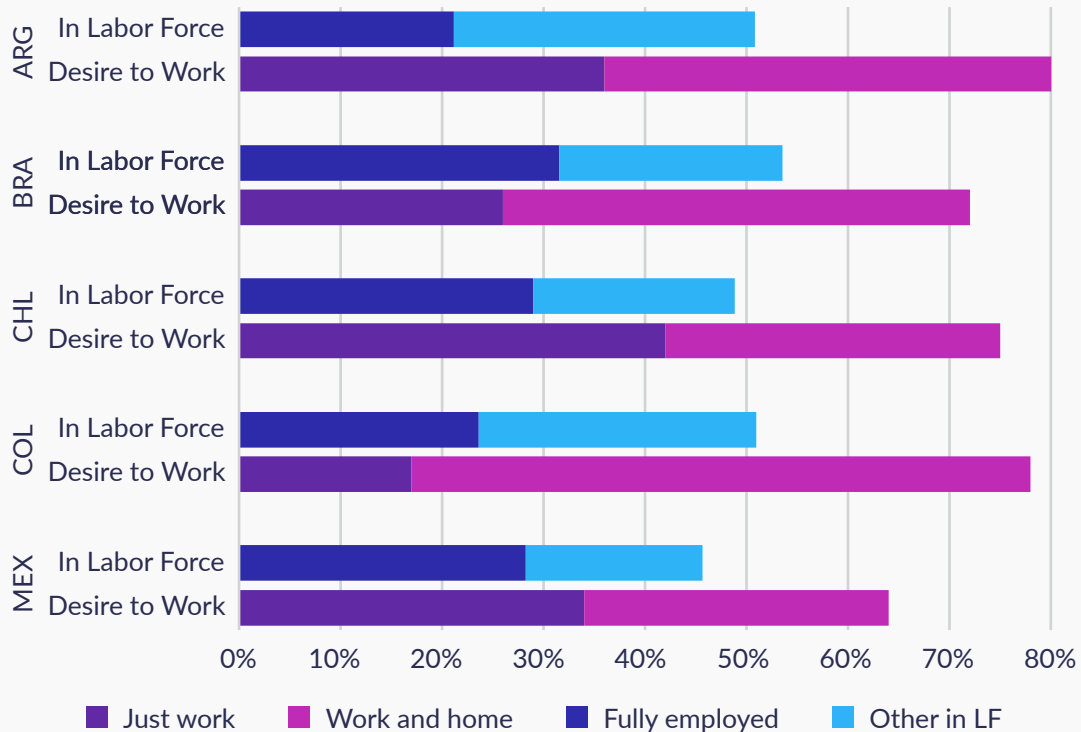
Source: Milken Institute analysis using data from the World Development Indicators (2024)

The gender disparity is even more pronounced when considering full-time employment. About one-fourth (24.1 percent) of the women who participate in the workforce are employed part-time, compared to 17.3 percent of men. This results in considerably lower utilization of female (relative to male) labor: While 53.7 percent of working-age men are employed full-time, only 28.9 percent of working-age women in Latin America’s major economies have a full-time remunerated occupation (Figure 5). This suggests that a large pool of female workforce potential remains untapped across the region.

The Remaining Potential of Latin American Women

Latin American women who are not currently in the workforce consistently express a desire to work, suggesting that the low LFP rates throughout the region are the result of constraints on women’s paid employment. This is evidenced by a positive gap between the proportion of women who say they prefer employment over housekeeping and the proportion of women who participate in the labor force (Figure 6).

Figure 6. Women’s Preferences to Work Compared with Female LFP in Latin America’s Major Economies



Note: The category “Other in LF” includes women employed part-time and those actively seeking employment.

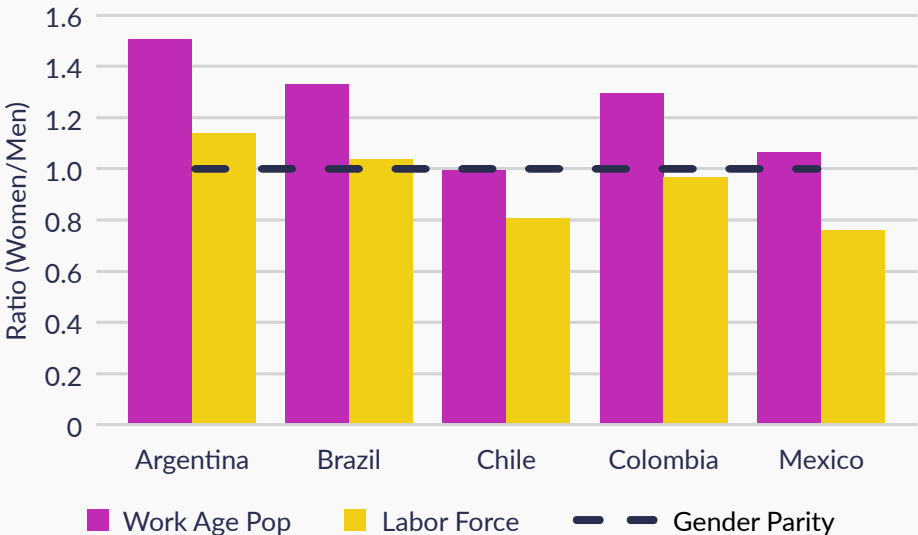
Source: Milken Institute analysis using data from “Towards a better future for women and work: Voices of women and men,” Gallup and the International Labor Organization (ILO), <https://www.ilo.org/publications/towards-better-future-women-and-work-voices-women-and-men> and the World Development Indicators (2024)

In every one of Latin America’s five major economies, an overwhelming majority (64 percent or more) of women express a preference for paid work, either exclusively or in tandem with housekeeping duties. Yet, in most of these countries, only about half of the female population participates in the labor force, with an even smaller proportion (a third or less) employed full-time. The gap between the proportion of women who say they would like to work and those engaged in paid work ranges from 18.3 percent in Mexico to 29.2 percent in Argentina. This implies that, across Latin America’s major economies, roughly one-fifth or more of the female population would like to contribute to economic activity but cannot do so because of life circumstances.

Integrating women who desire to work into paid labor is crucial due to Latin America’s need to expand its highly skilled workforce. As the US has sought to strengthen its regional ties, multiple studies over recent years have highlighted the need for Mexico and other Latin American economies to expand their highly skilled workforce to compete with Asia.¹² Latin American countries have invested substantial resources in female education, resulting in the region’s share of the female population aged 25 to 59 with post-secondary education increasing from 15.4 percent in 2000 to 29.1 percent in 2022.¹³ This increase in educational attainment has generated a vast pool of highly skilled women waiting to be incorporated into the workforce.¹⁴

Currently, women represent more than half of highly skilled labor potential in most Latin American major economies, with the ratio of working-age women to men with advanced education ranging from 0.99 in Chile to 1.50 in Argentina. Yet, the ratio of women (relative to men) with advanced education who participate in the labor force ranges from only 0.75 in Mexico to 1.13 in Argentina. This means that in Mexico, for example, there are about 106 working-age women for every 100 men who are qualified to perform highly skilled labor, but only 75 of these women participate in the workforce (Figure 7).

Figure 7. Women per One Working-Age Man with an Advanced Education



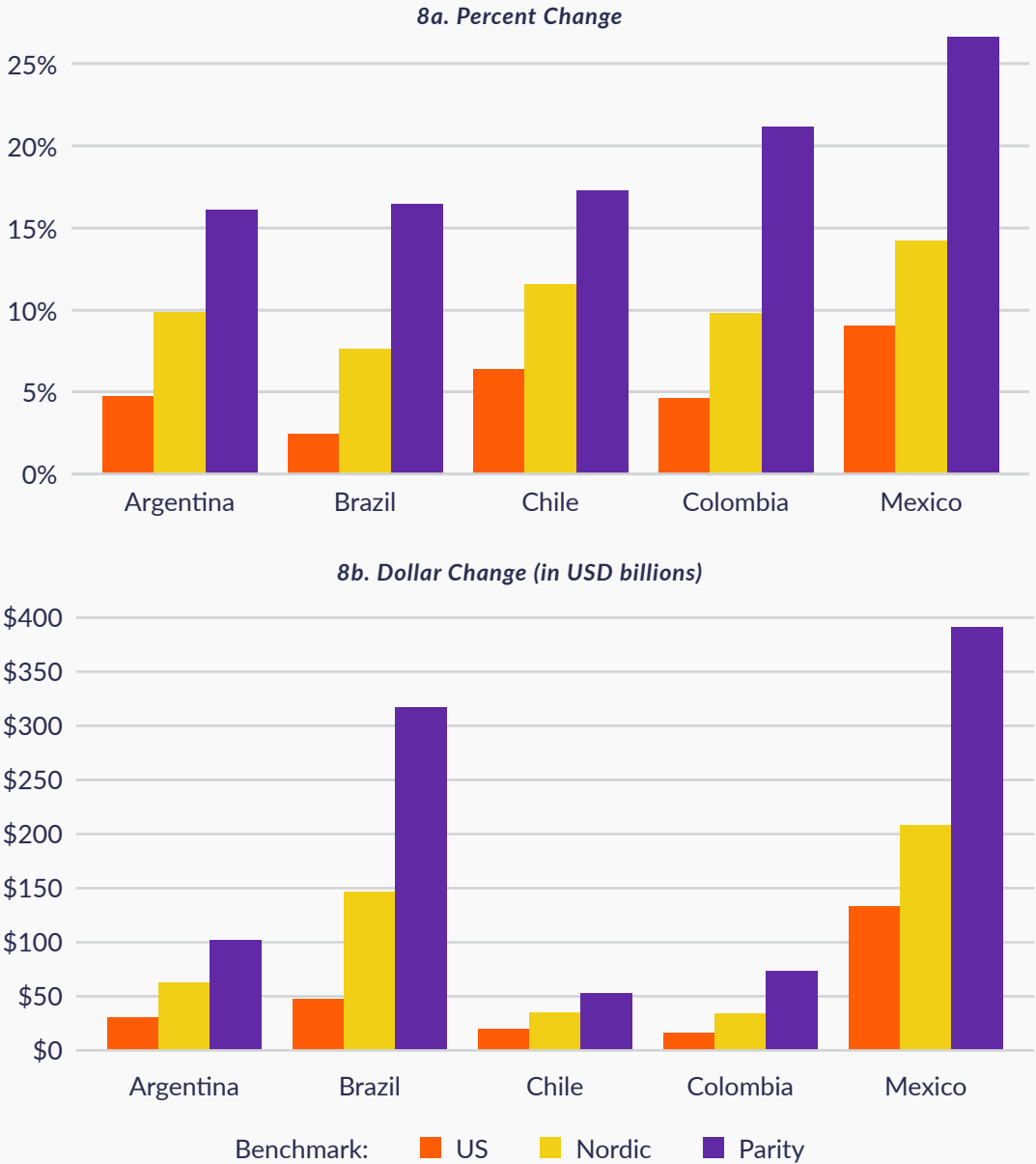
Note: The dotted black line represents gender parity in advanced education (i.e., the existence of one woman per one man with advanced education). A ratio above the line implies that more women than men with an advanced degree are in either the working-age population (purple bar) or the labor force (yellow bar).

Source: Milken Institute analysis using data from the World Development Indicators (2024)

While it is difficult to quantify the economic impact of durably increasing female LFP due to challenges such as confounding factors and reverse causality, prior studies have estimated significant increases in incomes resulting from adding women to the workforce.¹⁵ For Latin America’s major economies, we approximate the magnitude of these impacts by using the methodology outlined in Novta and Wong (2017), which consists of using regression analysis to obtain an estimate of the percent change in GDP

per capita associated with a one percentage point increase in female LFP.¹⁶ We then use this estimate to quantify the economic potential of increasing female LFP in Latin America’s major economies to three benchmark levels: female LFP in the US (56.5), the average for the Nordic countries (62.6), and each country’s own male LFP (i.e., “gender parity” levels). The results indicate that even small increases in female LFP could have substantial impacts on the economies of these countries (Figure 8).

Figure 8. Potential Gains in GDP of Increasing Female LFP to Different Benchmarks



Source: Milken Institute Analysis (2024)

The potential gain in GDP per capita of increasing female LFP rates to the level of the Nordic countries' average (i.e., by 12.7 percentage points, on average, across Latin America's major economies) ranges from 7.6 percent in Brazil to 14.2 percent in Mexico. In dollars, this implies gains of \$677.4 per person (\$145.9 billion total) in Brazil and \$1,632.9 per person (\$208.2 billion total) in Mexico. Considering the extreme case of gender parity in the workforce, potential gains in Latin America's major economies range from 16.1 percent in Argentina to 26.6 percent in Mexico. This translates to a \$933.2 billion potential gain in the total national incomes of Latin America's five major economies (including a gain of \$390.5 billion in Mexico, the region's second-largest economy).

Our estimates of the economic gains resulting from elevating female LFP rates do not account for the effects of increasing female employment on men's work. Two offsetting effects might arise. On the one hand, male workers might be displaced by the entry of female workers. This might be especially true among high-income households where men can afford to increase leisure time due to additional income, which in turn might decrease the supply of highly skilled male workers (who tend to earn higher wages).¹⁷

On the other hand, male and female labor are complementary, and the new skills that women bring into the workforce can boost the productivity of male workers.¹⁸ Therefore, productivity gains could offset the decrease in the labor supply of highly skilled men. Adding the economic gains from the expansion in the labor supply of highly skilled women to these two effects on men's work would likely lead to a positive cumulative impact on the economy.

OVERCOMING THE OBSTACLES TO FEMALE EMPLOYMENT

Strategies that have successfully increased female LFP include public provision of childcare services, investments in female education, and policies aimed at narrowing gender pay differentials and promoting inclusive hiring.¹⁹ The relative effectiveness of these strategies, however, depends on the context in which they are implemented.

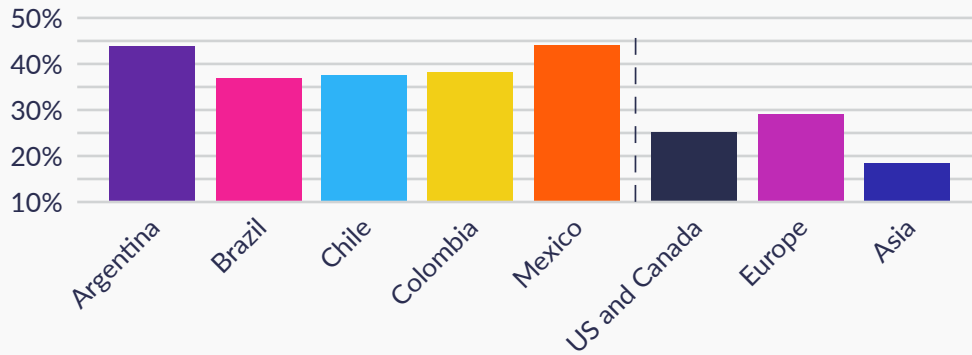
Latin America's major economies have made large investments in female education in recent decades, leading to higher educational attainment among women than men at present in these countries. Yet, addressing this single constraint has been only partially effective at increasing women's paid work due to the presence of additional obstacles to female LFP in the region.²⁰ In this section, we consider a few of these remaining obstacles and discuss policies that can be used to overcome them. Addressing the remaining barriers to women's work is essential for Latin America's major economies to fully capitalize on their investments in female education and maintain their growth.²¹

Increase Availability of High-Quality and Low-Cost Childcare

The disproportionate impact of parenthood on women (referred to as "child penalties") accounts for a large portion of labor market gender inequalities.²² Child penalties are defined as the average effect of the first child on the male-to-female employment ratio, with positive child penalties implying an amplification in the gender gap in LFP.

Globally, Latin America is the region with the largest child penalties (37.8 percent). This is considerably above those observed in the US and Canada, Europe, and Asia, where the average increases in LFP gender gaps following a first child are 25.0, 29.0, and 18.3 percent, respectively. Among Latin America's major economies, Mexico has the most severe child penalties at 43.9 percent, followed by Argentina at 43.7 percent, and Colombia, Chile, and Brazil at 38.2, 37.4, and 36.8, respectively.²³ This mirrors the distribution of female LFP rates across these Latin American countries, with Mexico having the highest child penalties and lowest female LFP rate and Brazil having the lowest penalties and highest female LFP.

Figure 9. Child Penalties by Country and Region

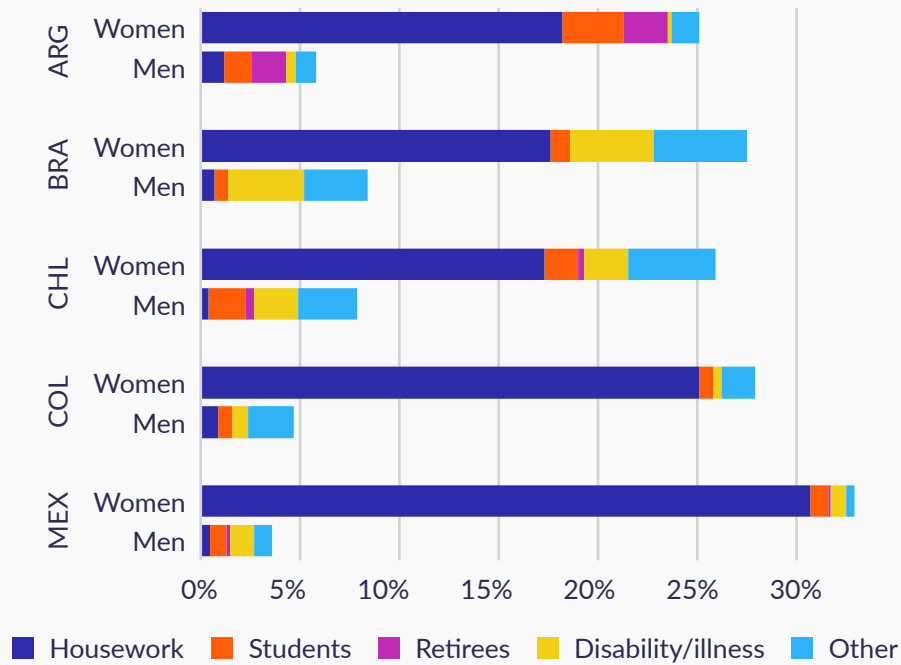


Source: Milken Institute analysis using data from Kleven, Landais, and Leite-Mariante, “The Child Penalty Atlas” (2024)

The estimates of child penalties in Latin America’s major economies are consistent with the trends in female employment over the life cycle. The gender gap in LFP widens during a woman’s childbearing years when the demands for childcare reach their peak.²⁴ Even though men have increased their contributions to household chores in recent decades, women remain the main providers of unpaid care.²⁵

Women in Latin America’s major economies spend, on average, 17.9 more weekly hours than men on unpaid housework, with the difference ranging from 25.6 hours in Mexico to 10.2 hours in Brazil.²⁶ Between the ages of 25 and 49, about one-fifth of women (compared to less than 2 percent of men) report household chores as their main activity. Mexico and Colombia have the highest proportions of prime-aged women listing housework as their main activity (30.7 and 25.1 percent, respectively), but all five major economies have a considerable proportion (17.3 percent or more) of women occupied primarily by household chores (Figure 10). This suggests that child-raising responsibilities remain an obstacle to women’s paid employment in the region.

Figure 10. Percent of Prime Age (25 to 49) Population in Unpaid Activities, by Gender



Source: Milken Institute analysis using data from ECLAC (2024)

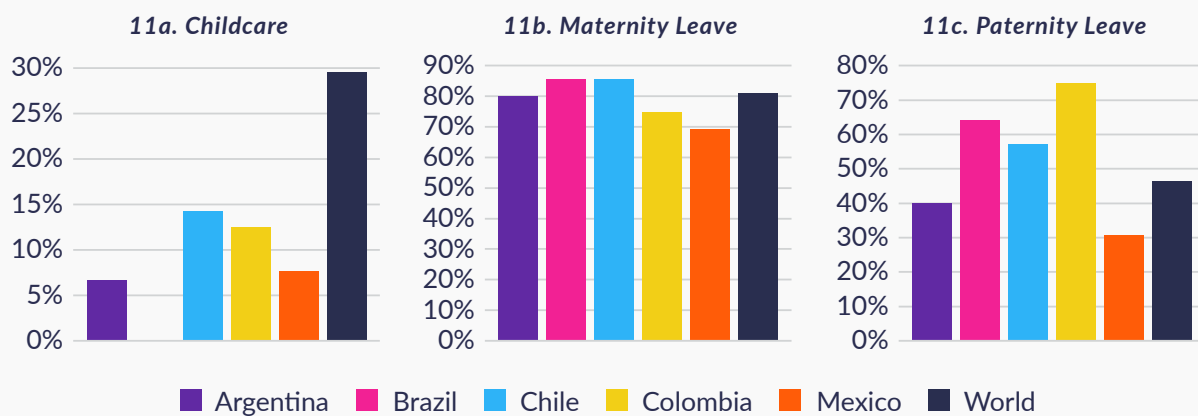
Fortunately, the obstacle represented by childcare can be effectively overcome. Policies such as childcare subsidies, public preschools, and other cost remedies that result in access to free or low-cost childcare have been consistently identified as successful in increasing the levels of women’s work.²⁷

Numerous international examples illustrate the link between childcare policies, increased participation of women in the workforce, and ensuing economic growth. Japan achieved impressive economic growth (despite a shrinking working-age population) from 2012 to 2019. A major contributor to this growth was the entry of former stay-at-home mothers into the workforce after implementation of enhanced childcare support and maternity leave policies.²⁸ Similarly, the success of retaining qualified women in Vietnam’s workforce is also partly attributed to laws favoring families in terms of childcare and maternity protection.²⁹

Latin America’s major economies have made considerable advances in expanding access to free and low-cost childcare since 2000. Colombia, Brazil, and Argentina established municipal childcare services in the early 2000s. In 2007, Mexico began a subsidized childcare services program using third-party providers, while Chile implemented a comprehensive childcare policy in the same year.³⁰ These expansions in family-friendly policies have already resulted in noticeable improvements across the region. The subsidized care program implemented in Mexico increased women’s probability of working and had positive impacts on the stability of their jobs.³¹ Similarly, a randomized experiment designed to assess the impact of Chile’s afterschool care policies showed that childcare program participation significantly increased women’s continuous labor force participation.³² Despite evidence of improvements from these implementations, however, Latin American women continue to list the lack of access to reliable childcare services as the main obstacle to paid work.³³

According to data from the World Bank’s *Women, Business, and the Law* project, there is a large discrepancy between the regulations and the implementation of childcare policies in the region. While Latin America’s major economies have strong child support legislation, they underperform in the actual accessibility and affordability of childcare services. Worldwide, 29.5 percent of country experts opine that most or almost all women in their countries have access to high-quality and affordable childcare. In Latin America’s major economies, this percentage is considerably lower, ranging from zero in Brazil to 14.3 percent in Chile (Figure 11a). The experts’ opinions are confirmed by low childcare enrollment rates (which are less than 10 percent of the eligible population in Mexico), suggesting that improving the accessibility, quality, and convenience of existing childcare services remains a desirable policy objective.³⁴

Figure 11. Percentage of Experts Stating Most or Almost All Women/Men Have Access to Childcare and Family Leave Benefits



Source: Milken Institute analysis using data from the *Women, Business and Law Project*, World Bank (2024)

Subsidized childcare tends to have stronger positive impacts when combined with parental leave policies.³⁵ Women entitled to paid maternity leave are more likely to return to work after childbirth, and gender-neutral parental leave or paternity leave policies support women’s work by decreasing wedges between male and female labor costs.³⁶ The *Women, Business, and the Law* project defines 98 days (or 14 weeks) as a minimum standard for legally ensured paid maternity benefits. Most of Latin America’s major economies meet this minimum standard, with Mexico and Argentina standing out as two exceptions. All major economies also provide a legal framework for paid paternity leave, though the length of this leave is below the world average of seven days in Argentina (Table 1).

Table 1. Parental Leave and Dismissal Policies, by Country

	Argentina	Brazil	Chile	Colombia	Mexico
Days of paid maternity leave	90	120	126	126	84
Days of paid paternity leave	2	7	7	14	7
Year paternity leave was implemented	1976	1990	2007	2004	2014
Year dismissal of pregnant workers was prohibited	1976	pre-1971	pre-1971	pre-1971	2014

Source: *Women, Business and Law Project, World Bank (2024)*

In terms of perceptions, experts' opinions on actual access to maternity and paternity benefits tend to be at or above global averages, with Mexico standing out as the only Latin American major economy where access to both maternity and paternity leave is markedly below the world average (Figures 11b and 11c). In Mexico, the laws covering paternity leave and protection of pregnant workers' rights are also quite recent, with both legislations implemented in 2014 (Table 1). This may signal a lag between the approval and implementation of legal standards.

Decrease Gender Pay Gaps by Combating Workplace Discrimination

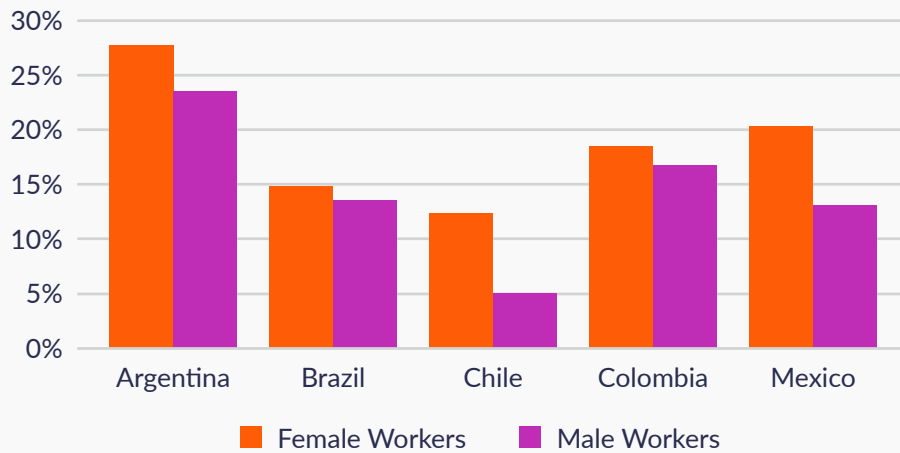
Gender-based wage differentials impact women's decisions to work, particularly when combined with costly childcare. If a woman's earnings do not compensate for the cost of her unpaid work, or if she is paid less than a man for work of equal value, she might choose to stay out of paid labor.

There are many reasons why women may get paid less than men, including differences in types of work (e.g., full-time vs. part-time work), industries, education, and discrimination both within and outside the workplace.³⁷ Employed women also tend to be subjected to "under-skilling," whereby women are more likely (than men) to be employed in positions below their skill level.³⁸ The multiple reasons for the gender pay gap are highly intertwined, making it difficult to disentangle the causality underlying gender wage differentials. Regardless of their reasons or causes, however, gender pay gaps impact women's incentives to work and affect female LFP.

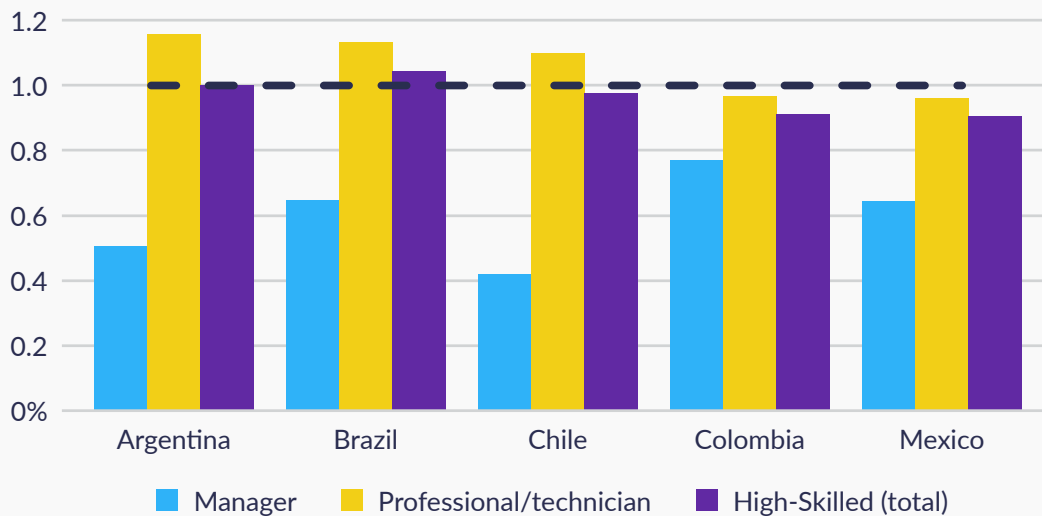
Women are more likely than men to earn low hourly wages: Across Latin America's major economies, 18.7 percent of female workers (on average) are paid less than two-thirds of the median wages, compared to 14.4 percent of male workers (Figure 12a). At least two reasons explain this. First, women face occupational segregation, which results in higher rates of female (than male) workers in low-skilled occupations—such as domestic work—and undervaluation of work in feminized occupations.³⁹ However, this cannot fully explain the gender wage differential. In 2022, the ratios of women to men among high-skilled workers ranged from 0.9 in Mexico to 1.04 in Brazil (Figure 12b). This indicates that even in Mexico, the country with the lowest female LFP, there were 9 women for every 10 men employed in high-skilled work (Figure 12b). Such high ratios of female-to-male employment among high-skilled occupations reveal that low skills and occupational differences cannot fully explain the relatively high proportion of low-paid workers among women.

Figure 12. Relative Employment of Women and Men, by Type of Work

12a. Low-Pay Workers (percent of total)



12b. High-Skilled Work (ratio of women to men)

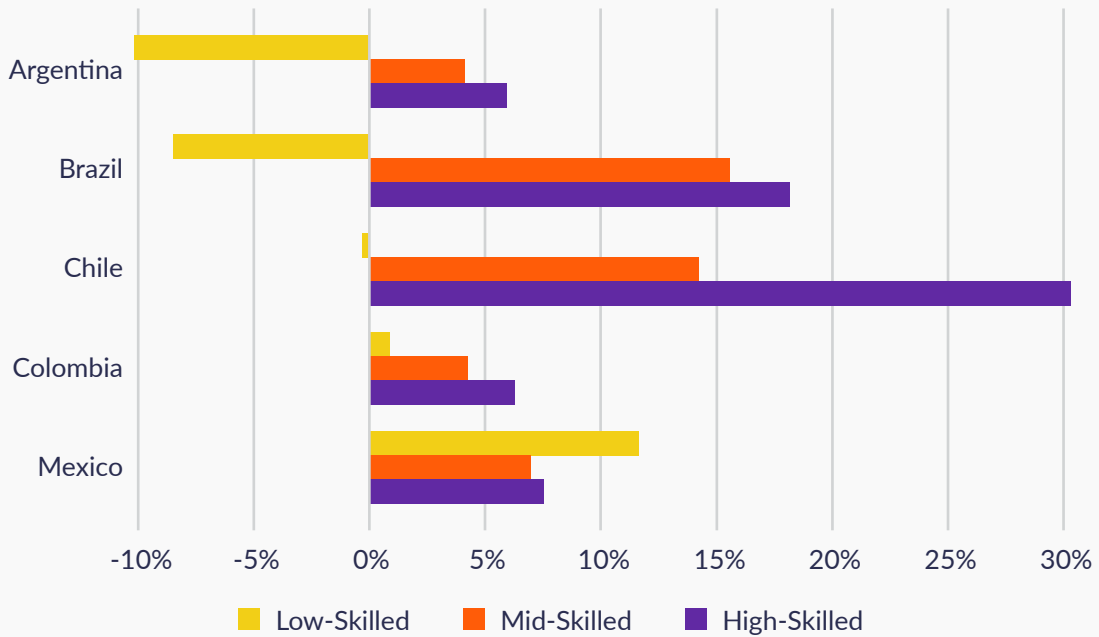


Note: The horizontal line in Figure 12b represents a one-to-one ratio; that is, equal employment of women and men.

Source: Milken Institute analysis using data from ILOSTAT (2024)

The gender wage gap is positive across most skill levels of employment in Latin America’s major economies (Figure 13). Indeed, the only female employees who tend to be paid more than men are low-skilled workers, as illustrated by negative gender wage gaps in elementary occupations in Argentina, Brazil, and Chile (Figure 13). Among high-skilled workers, the differentials in wages between men and women range from 5.9 percent in Argentina to 30.3 percent in Chile, with high-skilled men earning higher wages than women in every country. This is likely to be partially due to differences in seniority levels, as evidenced by the relatively low ratios of female-to-male employment among managers (Figure 12b). Yet, to the extent that family duties and stereotypes (not skills) prevent women from advancing at work, this remains a reflection of broader gender-based social inequities.

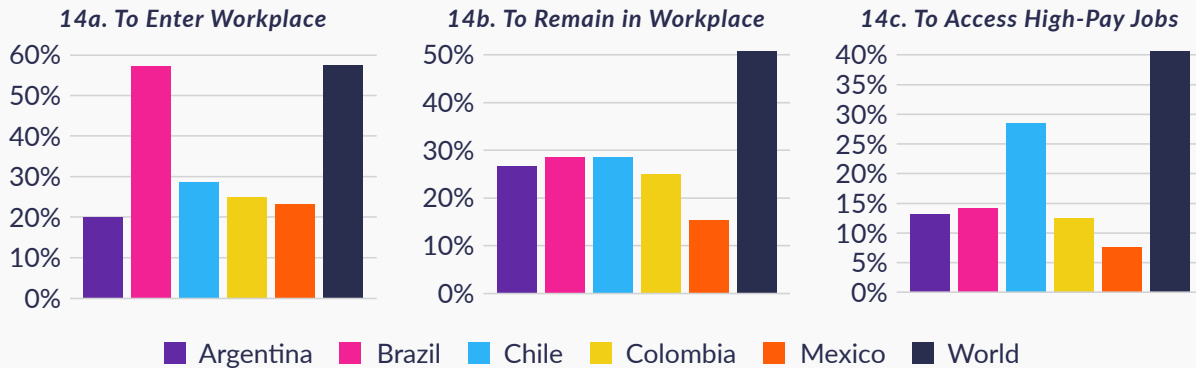
Figure 13. Gender Wage Gap, by Skill Level (percent difference)



Source: Milken Institute analysis using data from ILOSTAT (2024)

Other forms of workplace discrimination (such as gender-biased hiring) further decrease the likelihood of women obtaining and remaining in paid occupations. While all Latin American major economies have legislation that prohibits gender discrimination in recruitment and employment, expert opinions suggest that, in most countries, women have fewer opportunities to enter and remain at work than men (Figure 14a and 14b). Brazil stands out as the only exception, with more than half (57.1 percent) of its experts opining that women have opportunities equal to men's for entering the workplace. Even in Brazil, however, most experts (71.4 percent) agree that the chances of women remaining at work are not equal to those of men (Figure 14b).

Figure 14. Percentage of Experts Stating Most or Almost All Women Have Opportunities Equal to Men's



Source: Milken Institute analysis using data from the Women, Business and Law Project, World Bank (2024)

While the opportunities for women to remain at work are particularly low in Mexico (where 84.6 percent of experts state that women do not have the same opportunities as men), expert opinions suggest that the low prospect of female continuity in employment is an issue throughout the region (Figure 14b). The same experts confirm that women have less access than men to high-paying jobs, with the proportion of those who believe in equal opportunities in accessing high-paying employment ranging from 7.7 percent in Mexico to 28.6 percent in Chile (Figure 14c). All of Latin America's major economies fall below the world average of 40.7 percent in terms of perceived gender equality based on opportunities to access high wages (Figure 14c). This is not surprising since most of these countries (all except Argentina) lack a policy mandating equal pay for work of equal value.

Gender pay gaps and workplace discrimination are closely linked. Stereotypes impact employers' hiring decisions and wages, which in turn affect the incentives for women to seek employment and remain in the workplace. Gender biases begin at an early age, manifesting as differences in the assessment of cognitive skills.⁴⁰ These differences extend to the workplace, resulting in low participation of women in high-paying technological occupations: In Latin America, only 30 percent of graduates in STEM fields are women.⁴¹

While shifting social norms is a lengthy and complex process, policies such as enforcing flexible working conditions help to drive change in the right direction.⁴² Programs designed to promote information and normalize traditionally female work among persons of both genders have also been found effective in increasing women's employment opportunities and workplace participation.⁴³ Overall, narrowing the gender pay gap and fighting gender biases that lead to workplace discrimination could promote female LFP, and thereby increase family wealth, across Latin America's major economies.

Increase Formal Employment Opportunities for Highly Educated Women

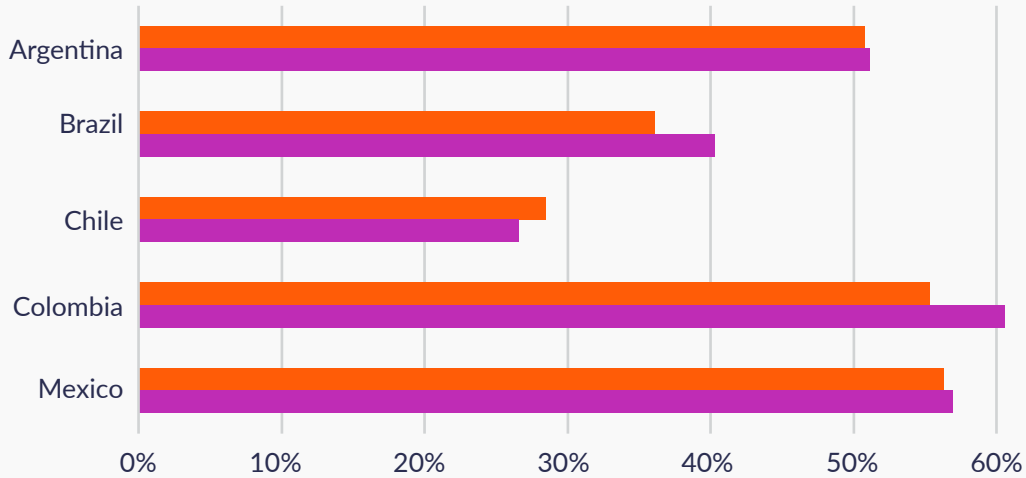
Informal employment comprises paid activities that have market value but that are not subject to national labor laws or legislation. There are many reasons why individuals may choose to be employed outside of the formal economy. Informal jobs tend to have lower entry barriers and offer more flexibility between household and market activities.⁴⁴ By choosing to be employed informally, however, workers forego the benefits of social protection, access to employment benefits such as paid leave, and coverage by regulations meant to protect workers. Most informal jobs also lack a written contract.⁴⁵ All these features increase the vulnerability of informal workers, exposing them to financial risks, job uncertainty, and unstable patterns of consumption.

Female workers are especially exposed to the vulnerabilities of unregulated work because informal employment often serves as a fallback for women otherwise excluded from paid work due to household duties.⁴⁶ While labor force surveys include some forms of informal employment, they often fail to represent informal workers in occupations such as domestic or family jobs, which tend to be largely filled by women.⁴⁷ This decreases the social visibility of informal female workers. After Sub-Saharan Africa, Latin America is the world region with the largest informal economy (measured as the share of the GDP).⁴⁸ In Latin America, about three-fifths of female workers are employed informally, illustrating the importance of addressing informality in discussions of women's work in the region.⁴⁹

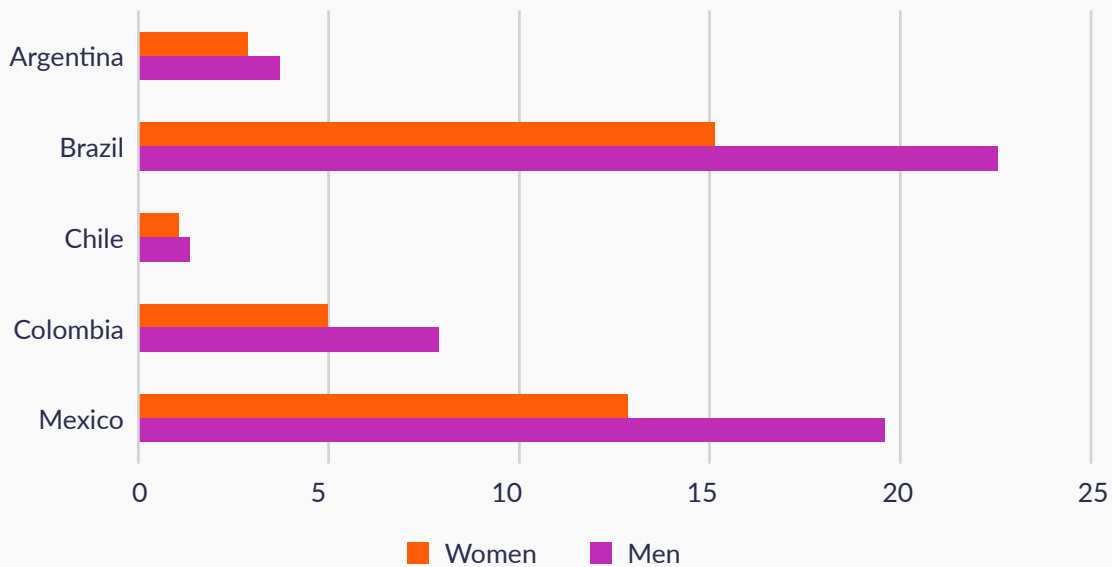
While informal employment has decreased in all but one (Argentina) of Latin America's major economies over the past decade, informality remains a prevalent feature of work in these countries. Mexico, Colombia, and Argentina have the highest levels of informal work. More than half of both female and male workers in these three countries are employed informally, with rates of informal work at 56.2, 55.3, and 50.8 percent for women and 56.9, 60.5, and 51.1 percent for men, respectively (Figure 15a).

Figure 15. Informal Employment, by Gender

15a. Percent of Total Workers



15b. Number (in millions)



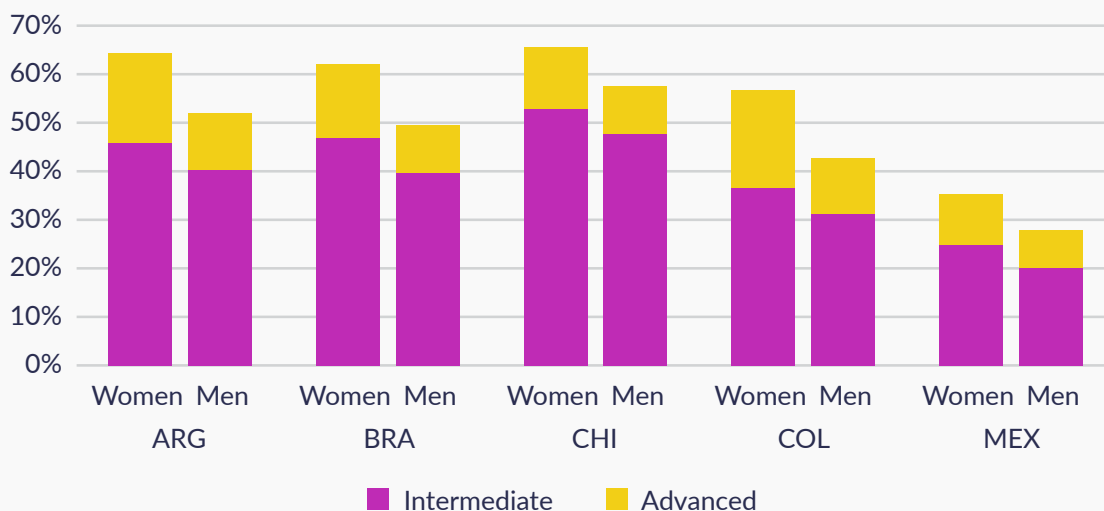
Source: Milken Institute analysis using data from ILOSTAT (2024)

In contrast, Chile has the lowest proportion of informal workers, with less than one-third of its labor force in informal employment (28.4 percent of female and 26.6 percent of male workers). Given the size of Latin America's major economies, their high rates of informal work translate into a large pool of vulnerable workers: In Brazil and Mexico, for example, a total of 28 million women and 42.1 million men were employed informally, and therefore exposed to high risk and instability, in 2022 (Figure 15b).

While both women and men are affected by informal employment, the features of informal workers in Latin America's major economies differ by gender. Notably, female informal workers have higher education levels than male informal workers. On average, 56.8 percent of female informal workers (compared with

45.9 percent of male informal workers) have completed intermediate or advanced education across Latin America's major economies. Focusing on advanced education, the average proportion of female informal workers who have obtained a technical or college (bachelor's or higher) degree is 15.3 percent, while that of male informal workers with the same level of education is 10.0 percent. The higher levels of intermediate and advanced education for female than male informal workers hold across all of Latin America's major economies (Figure 16).

Figure 16. Proportion of Informal Workers with Intermediate and Advanced Education, by Gender



Source: Milken Institute analysis using data from ILOSTAT (2024)

One might suspect that the higher rates of advanced education among female informal workers are due to the age structure of the labor force. If younger cohorts of women (with higher levels of education) are more likely to participate in the labor market than older cohorts, and if a large proportion of these young women work informally, that might inflate the share of female informal workers with advanced education. However, that is not generally the case. Most informal workers in Latin America's major economies are between ages 25 and 44, with the proportion of informal workers in this age range only slightly higher for women (46.4 percent) than men (43.0 percent), on average. While a higher proportion of male than female informal workers are over age 65, female informal workers are more likely to be between ages 45 and 64, compensating for the former difference.

Given the similar age distribution among female and male workers, the higher rates of advanced education among informally employed women suggest the existence of labor market structures that impact women differently from men. These structures (which might include low wages and limited availability of formal jobs with flexible schedules) have resulted in a large pool of female talent that is currently untapped by formal employers. Because of this, room for growth remains for formal businesses that can successfully attract and retain highly educated women. Transitioning skilled female informal workers into the formal economy could have important fiscal, social, and economic benefits for Latin America's major economies.

Policies promoting formal employment should strike a balance between creating formal job opportunities and structuring incentives to make these jobs attractive to women.⁵⁰ Because growth fosters job creation, policies that promote growth play a crucial role in reducing informality.⁵¹ Measures to streamline registration of businesses and improvements in oversight also tend to increase formal job creation. To ensure that women can access these newly created formal jobs, such policies need to be accompanied by measures that support women's ability to work. Some of these measures, such as the provision of low-cost childcare and policies to address pay gaps and workplace discrimination, have been previously discussed in this report. Integrated formalization strategies that consider the gender dimension have the highest likelihood of success, while also promoting sustainable and inclusive growth.⁵²

CONCLUSIONS

Women's entry into the workforce is a powerful engine of economic growth. This is especially true for Latin America's major economies (Argentina, Brazil, Chile, Colombia, and Mexico), where growth rates of the working-age population have stalled and male LFP rates have reached their maximum potential. Women represent over half of the working-age population with advanced education in these five countries, but their workforce participation rates remain low.

There remains a large pool of untapped potential in the form of highly skilled Latin American women, as clearly illustrated by Mexico, the region's second-largest economy. In Mexico, there are about 106 working-age women per 100 men with advanced education, but only 75 of these women participate in the workforce. Increasing Mexico's female LFP rate to the level of the Nordic countries could result in a gain of \$208.2 billion annually, in addition to having important social and productivity benefits.

Latin American women consistently express a desire to work but are often prevented from doing so because of obstacles to female LFP. Globally, Latin America is the region with the largest child penalties, with its gaps in male-to-female LFP rates increasing by about 37.8 percent on average after the birth of the first child. While Latin America's major economies have expanded their access to low-cost childcare, expert opinions suggest a discrepancy between regulations and the implementation of childcare policies. Improving the accessibility, quality, and convenience of existing childcare services remains a desirable policy for the region. Gender pay gaps, the lack of opportunities for women to enter and remain in the workforce, and the prevalence of informal employment represent additional obstacles to women's work.

Successful interventions should address multiple constraints through a combination of policy reforms that increase formal job creation while ensuring that women can access these newly created jobs. Through such policies, Latin America's major economies could capitalize on their highly skilled female potential and position themselves on a sustainable and inclusive growth trajectory.

ENDNOTES

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population. However, the drop in female LFP rates between 1990 and 2022 is not dependent on our definition and holds even if the age of the population considered to calculate LFP rates is restricted to those between the ages of 15 and 64.

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