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Pension gap and the labor market in Brazil after Constitutional Amendment No. 103/2019: evidence from the Continuous PNAD and social legitimation of precarization

Hiato previdenciário e mercado de trabalho no Brasil após a EC 103/2019: evidências da PNAD Contínua e legitimação social da precarização

Brecha previsional y mercado laboral en Brasil después de la Enmienda Constitucional n.º 103/2019: evidencias de la PNAD Continua y legitimación social de la precarización

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Abstract:
This article analyzes the effects of Constitutional Amendment No. 103/2019 on labor trajectories in Brazil, focusing on the concept of the "pension gap", defined as the interval between completion of the required contribution period and attainment of the minimum retirement age. Using data from the Continuous PNAD (IBGE) and a theoretical-analytical approach, the study shows that the age structure of the Brazilian labor market displays a sharp decline in employability after age 50. It argues that this mismatch between institutional requirements and the actual capacity for productive inclusion increases informality and is socially legitimized through symbolic mechanisms that naturalize precarization.

Keywords:
Social Security. Labor Market. Informality. Aging. Political Economy.

Resumo:
Este artigo analisa os efeitos da Emenda Constitucional nº 103/2019 sobre a trajetória laboral no Brasil, com ênfase no conceito de "hiato previdenciário", definido como o intervalo entre o cumprimento do tempo de contribuição e o alcance da idade mínima de aposentadoria. Utilizando dados da PNAD Contínua (IBGE) e abordagem teórico-analítica, o estudo demonstra que a estrutura etária do mercado de trabalho brasileiro apresenta forte queda da empregabilidade após os 50 anos. Argumenta-se que esse descompasso entre exigência institucional e capacidade real de inserção produtiva gera aumento da informalidade e é socialmente legitimado por mecanismos simbólicos de naturalização da precarização.

Palavras-chave:
Previdência Social. Mercado de Trabalho. Informalidade. Envelhecimento. Economia Política.

Resumen:
Este artículo analiza los efectos de la Enmienda Constitucional n.º 103/2019 sobre la trayectoria laboral en Brasil, con énfasis en el concepto de "brecha previsional", definido como el intervalo entre el cumplimiento del tiempo de cotización y el alcance de la edad mínima de jubilación. Mediante datos de la PNAD Continua (IBGE) y un enfoque teórico-analítico, el estudio demuestra que la estructura etaria del mercado laboral brasileño presenta una fuerte caída de la empleabilidad después de los 50 años. Se sostiene que este desajuste entre la exigencia institucional y la capacidad real de inserción productiva genera un aumento de la informalidad y es legitimado socialmente por mecanismos simbólicos de naturalización de la precarización.

Palabras clave:
Seguridad Social. Mercado Laboral. Informalidad. Envejecimiento. Economía Política.

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1. Introduction

Constitutional Amendment No. 103/2019 introduced a structural change in the Brazilian social security system by establishing a mandatory minimum retirement age. Its central justification was the need for fiscal adjustment in the face of population aging and the deterioration of the dependency ratio.

However, this rationale presupposes a labor market capable of absorbing workers up to more advanced ages, which does not correspond to the Brazilian reality, characterized by high informality and strong occupational segmentation.

In this context, a mismatch arises between institutional requirements and the actual capacity for productive inclusion, referred to in this study as the pension gap.

2. Literature review

Labor economics literature indicates that markets with high levels of informality tend to exhibit occupational and age segmentation. Access to formal employment is conditioned by structural demand factors, not only by individual qualifications.

In the sociological field, Berger and Luckmann (1966) argue that social reality is institutionally constructed and subsequently naturalized. Bourdieu (1998) complements this analysis by showing that structures of domination are reproduced through symbolic violence, when inequalities are perceived as natural.

In political economy, authors such as Stiglitz (2012) emphasize that the way the public budget is presented influences social perceptions of fiscal priorities and legitimizes certain economic policy choices.

3. Methodology

The article adopts a qualitative approach based on a descriptive analysis of data from the Continuous PNAD (IBGE). The empirical scope considers the distribution of employment by age group in Brazil, focusing on the transition from age 50 onward.

4. Results

4.1 Age structure of employment in Brazil

Data from the Continuous PNAD indicate a consistent pattern of employment concentration in the intermediate age groups and a progressive reduction after age 50.

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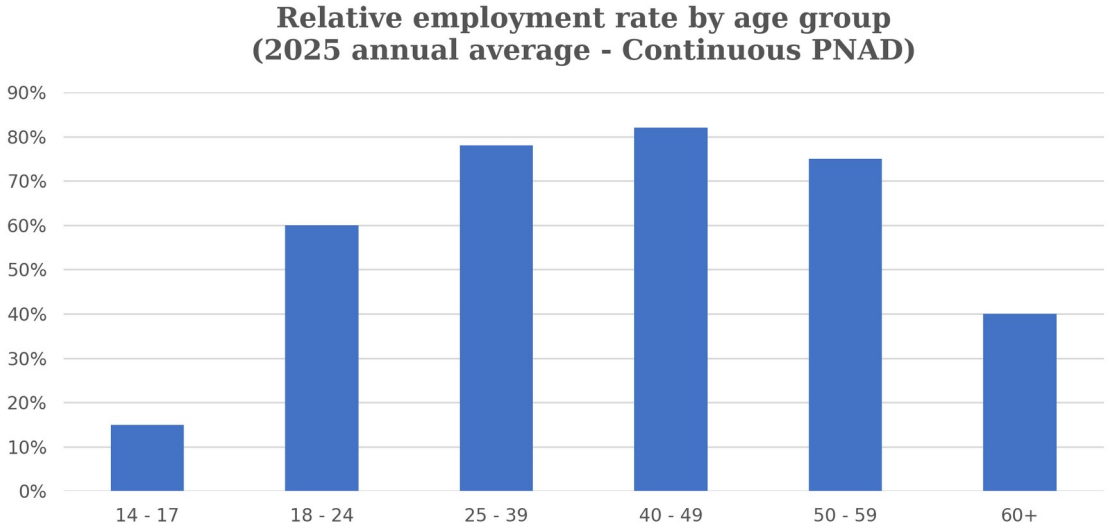
Figure 1 - Age structure of employment in Brazil (Continuous PNAD)



Source: IBGE - Continuous PNAD. Prepared by the authors based on the arithmetic mean of employment levels in the four quarters of 2025.

4.2 Interpretation of results

Figure 1 shows an asymmetric age distribution of employment in the Brazilian labor market. The employment rate grows progressively up to the 25-to-49 age group, the period in which labor market participation peaks. From age 50 onward, employment follows a continuously declining trajectory, which becomes steeper after age 60.

This pattern indicates that the Brazilian occupational structure does not display a linear dynamic of remaining in the labor market throughout the life cycle. Instead, it is marked by a strong concentration of employability in active middle age and a structural reduction in inclusion at more advanced ages.

From an economic standpoint, the decline in employment after age 50 cannot be explained exclusively by individual decisions to leave the labor market. It is compatible with structural restrictions on the demand for mature labor, associated with age segmentation and statistical discrimination.

In this context, raising the minimum retirement age tends to widen the mismatch between the institutional design of social security and the labor market's effective capacity for absorption, empirically reinforcing the pension-gap hypothesis.

5. The pension gap

The pension gap is defined as the interval between completion of the required contribution period and attainment of the minimum retirement age.

This mismatch generates:

- forced continuation in the labor market;
- increased informality;
- underuse of experienced human capital.

6. Informality and the reconfiguration of work

Exclusion from the formal market does not imply inactivity, but rather displacement toward precarious forms of employment, such as self-employment and digital platforms.

This movement characterizes necessity-driven autonomy, marked by income instability and the absence of social protection.

7. Discussion: the political economy of fiscal adjustment

Public debate on government accounts frequently emphasizes social security expenditure as the main source of fiscal pressure.

However, the federal budget structure indicates that the largest component of the Brazilian State's nominal expenditure is associated with public debt service, especially interest payments.

This point does not invalidate the importance of social security balance, but it shows that the way public accounts are presented may influence social perceptions of fiscal priorities by concentrating attention on certain budget items to the detriment of others.

From a political-economy standpoint, this asymmetry contributes to building consensus around reforms aimed at containing social expenditure, while other relevant dimensions of the budget remain less visible in public debate.

8. Social legitimation of precarization

The persistence of this arrangement is explained by mechanisms of symbolic legitimation.

According to Berger and Luckmann (1966), social processes are naturalized over time. Bourdieu (1998) argues that this naturalization occurs through symbolic violence, when structures of domination are perceived as legitimate.

In this context, the precarization of mature workers is frequently reinterpreted as:

- adaptation to the market;
- individual entrepreneurship;
- personal responsibility.

9. Conclusion

The 2019 pension reform reveals a structural tension between fiscal sustainability and the actual functioning of the labor market.

The pension gap reveals a mismatch between institutional requirements and the capacity for labor absorption, especially after age 50.

This phenomenon is reinforced not only by economic factors, but also by mechanisms of social legitimation that naturalize precarization.

Accordingly, pension policies must be analyzed as simultaneously economic, institutional, and symbolic phenomena.

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