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Monitor Fiscal: Teto de gastos

É possível conciliar responsabilidade social com fiscal?

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Ponto de partida

Nossas projeções apontam que é possível cumprir o teto de gastos até 2022¹, não obstante uma série de riscos de natureza política esteja presente, como os relacionados a (1) derrubada dos vetos presidenciais, (2) elevação dos investimentos públicos e (3) do orçamento militar. Além destes, a (4) reformulação da rede de proteção social também deve ser listada, cujo tamanho, velocidade de implementação e benefício médio podem também criar constrangimento para o cumprimento do teto de gastos nos próximos anos.

De acordo com nossas estimativas, há espaço fiscal de R\$15bi em 2021², sem levar em conta a materialização destes riscos supracitados. A fusão das políticas sociais em um programa consolidado e que permita uma gestão integrada e matricial é desejável e tem precedente na história econômica do país, a exemplo do bolsa família³. Do ponto de vista fiscal, a principal preocupação é com sua neutralidade, de modo que liquidamente não haja expansão de gasto e sim maior eficiência por meio da substituição de atuais programas por outro mais progressivo socialmente.

Possibilidades

É possível conceber um programa socialmente superior ao desenho atual sem, todavia, piorar as contas públicas. A questão relevante é, novamente, a economia política envolvida, bem como a velocidade de implementação e seu benefício médio pretendido. Para uma versão enxuta, com reajuste médio de 20% (para R\$230 ante R\$190, atualmente) dos benefícios do bolsa família e expansão do número de beneficiários em 7 milhões de famílias (para 20 milhões), o custo fiscal adicional é de R\$22bi (R\$27bi) por ano sem (com) o pagamento de um 13º salário. A garantia de neutralidade fiscal de um programa deste porte demanda, necessariamente, a extinção do abono salarial (R\$17bi) neste ano, cujo espaço fiscal ficará evidente apenas a partir de 2022.

Apesar da dificuldade, não é impossível conciliar responsabilidade fiscal com social. Na versão enxuta, outros programas podem ser incluídos de modo a neutralizar o impacto fiscal, como a farmácia popular (R\$2.5bi) e o seguro defeso (R\$2.5bi), este último um subconjunto do programa seguro desemprego destinado a pescadores. Nesta versão, o impacto de R\$22bi/ano poderia ser absorvido sem que houvesse piora fiscal líquida, tudo mais constante.

Uma versão mais ambiciosa, todavia, é desejável, em função dos potenciais ganhos de eficiência de uma gestão integrada das políticas públicas. Na versão ampliada (*tabela 1*), uma série de gastos sociais no montante de R\$260bi poderia ser fundido e produzir uma “renda mínima” de R\$340/mês para 64 milhões de beneficiários, sem levar em conta os elevados ganhos potenciais de eficiência pela eliminação de sobreposição dos benefícios para o mesmo grupo familiar.

¹ Para maiores detalhes, acesse o relatório “Fiscal Monitor: Risks”.

² Para maiores detalhes, acesse o relatório “Fiscal Monitor: Spending Cap – Can we comply with?”.

³ Aprovado em 2004, o programa fundiu o bolsa escola, bolsa alimentação e auxílio gás implementados no governo anterior.

Para uma versão mais modesta, sem levar em consideração os benefícios rurais e assistenciais (BPC), o novo programa social teria potencial entre R\$90/100bi em termos de fusão das atuais políticas sociais. Neste modelo, uma série de benefícios que atualmente pagam valores acima de R\$1.000/mês para um pequeno ou reduzido número de beneficiários poderiam ser substituídos por um benefício médio de valor mais reduzido, porém com maior alcance em termos de beneficiários.

(In)eficiência e sobreposição

Outro ponto relevante e que oferece ganho potencial decorre da sobreposição dos atuais benefícios. De acordo com o Banco Mundial, o pagamento de distintos benefícios para o mesmo grupo familiar (i.e, a sobreposição) é significativo (*tabela 2*). A título de exemplo, cerca de 38% do grupo familiar que recebe o abono salarial também recebe o salário família, assim como 21% dos beneficiários do bolsa família, 9% do seguro desemprego e 2.5% do BPC. De forma semelhante, 24% dos beneficiários do BPC também recebem o bolsa família, um bom exemplo de concessão irregular, pois a legislação veda o acúmulo destes benefícios. Outros exemplos podem ser extraídos do trabalho do Banco Mundial, como a sobreposição de 33% e 21% dos benefícios do bolsa família com o salário família e seguro desemprego, respectivamente.

A evidente sobreposição e baixa eficiência na gestão das políticas sociais atesta tanto a importância para uma gestão integrada e matricial dos benefícios como de um Big Data capaz de cruzar os benefícios concedidos por CPF, de modo a reduzir ou evitar o elevado número de fraudes e concessões irregulares. Nesse sentido, merecem destaques iniciativas ligadas ao Governo Digital, de informatização dos cadastros e melhoria dos sistemas de informação públicos, notadamente a existência de um documento nacional de identificação (DNI) que elimine a multiplicidade e o perfil analógico dos registros pelo país.

Alavanca operacional

Apesar do CadÚnico representar um avanço notável do ponto de vista histórico, é possível aprimorar ainda mais a base de beneficiários dos programas de transferência de renda, melhorando o input para a tomada de decisões e formulação das políticas públicas. A nova e recente base de dados proveniente dos benefícios concedidos aos cerca de 65 milhões de beneficiários do auxílio emergencial, parte importante digitalizada, oferece uma nova frente de trabalho do ponto de vista de integração das diversas bases de dados e cadastros disponíveis. Essa oportunidade não deve ser desperdiçada e pode significar um novo salto qualitativo em termos de pesquisa econômica e formulação de políticas sociais.

Não se deve subestimar o efeito da centralização dos múltiplos documentos individuais por um único em âmbito nacional, eletrônico. Atualmente, apenas na esfera federal, são pelo menos 9 o número de documentos, a exemplo da (1) carteira de identidade, (2) habilitação e (3) de trabalho e previdência, (4) passaporte, (5) Pis/Pasep ou NIS, (6) conselhos de classe, (7) certificado militar, (8) título de eleitor e (9) cartão cidadão. Além da baixa integração dos cadastros federais, a multiplicidade de documentos limita o espaço para políticas coordenadas junto aos níveis estadual e municipal. São diversas as oportunidades advindas desta agenda, que transbordam para uma série de políticas públicas⁴ nas áreas de saúde, educação, emprego, assistência social, de transporte e tributária.

Conclusão

Em síntese, apesar dos desafios, particularmente os de natureza operacional, é perfeitamente possível superá-los de modo a viabilizar uma fusão inteligente de políticas sociais que atinja mais pessoas e seja socialmente mais progressivo que o desenho atual. A dúvida que fica, portanto, gira em torno da viabilidade política para avançar nesta agenda. Tecnicamente, há amplo espaço para fazer mais e melhor com o mesmo volume de recursos, sem dano líquido para as contas públicas e convergente com a sustentabilidade do teto de gastos.

⁴ De posse de um DNI, seria possível fazer "rastrear" o histórico educacional de alunos, de atendimento e uso dos serviços públicos de saúde, de utilização dos serviços de gratuidade nos transportes, bem como aprimorar as políticas de jovem aprendiz, primeiro emprego e (re)qualificação, empreendedorismo e microcrédito produtivo orientado, dentre outras. Do ponto de vista tributário, o melhor desenho dos programas estaduais e municipais de crédito no âmbito da NF-e podem ser aprimorados e articulados conjuntamente, contribuindo para a redução da evasão fiscal.

Tabela 1: Visão geral dos programas de transferência de renda

	Benefícios Sociais	Benefício Médio Mensal (em R\$)	Benefício Anual (em R\$ mil)	Qtd (em milhões)	Gasto Anual (em R\$ milhões)
1	Abono salarial	187	749	23.5	17,603
2	Seguro desemprego	1,304	5,216	7.3	37,989
3	Salário família	49	583	5.7	3,324
4	Salário maternidade	1,054	12,651	0.06	717
5	Bolsa família	193	2,504	13.2	32,979
6	Auxílio reclusão	1,497	17,959	0.03	570
7	Aposentadorias rurais	976	11,716	7.0	82,231
8	Pensões rurais	974	11,689	2.4	27,782
9	BPC (Loas/ Rmv)	1,047	12,568	4.8	59,728
	TOTAL	343	4,114.3	63.9	262,924

Fonte: Tesouro Nacional, Secretaria da Previdência e Trabalho, Ministério do Desenvolvimento Social e BTG Pactual

Tabela 2: Sobreposição dos programas sociais (%)

Beneficiários de programas listados em cada linha que também recebem do programa listado na coluna:	Subsídios previdenciários	Salário Família	Seguro desemprego	Abono Salarial	Bolsa Família	BPC
Subsídios previdenciários	100.0	8.1	4.9	25.3	12.8	4.7
Salário Família	15.7	100.0	8.2	87.9	33.3	1.5
Seguro desemprego	20.2	17.3	100.0	45.0	20.7	3.2
Abono Salarial	21.4	38.2	9.3	100.0	20.7	2.4
Bolsa Família	16.4	21.9	6.4	31.3	100.0	4.0
BPC	36.3	6.0	6.0	22.2	24.1	100.0

Fonte: Banco Mundial e BTG Pactual

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