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BENEFICIOS Y DESAFÍOS DE LA DEVOLUCIÓN DEL IVA PARA LOS ADULTOS MAYORES EN ECUADOR

BENEFITS AND CHALLENGES OF VAT REFUNDS FOR SENIOR CITIZENS IN ECUADOR

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RESUMEN

En Ecuador, la devolución del Impuesto al Valor Agregado (IVA) a los adultos mayores se establece como una iniciativa para aliviar la carga fiscal que recae sobre este grupo vulnerable. A pesar de los esfuerzos legales por garantizar este beneficio, persisten desafíos en su implementación efectiva. El problema de investigación radica en que la eficacia de la política de devolución del IVA para los adultos mayores en Ecuador ha suscitado un intenso debate, evidenciando la necesidad de analizar en profundidad los beneficios y desafíos que conlleva esta medida. El objetivo es analizar los beneficios y desafíos de la devolución del IVA para los adultos mayores en Ecuador, explorando su proceso de implementación y los resultados obtenidos hasta la fecha. Para la metodología se utilizó un enfoque metodológico mixto, combinando métodos cualitativos y cuantitativos, se realizó un muestreo intencional de adultos mayores que cumplen con los criterios de inclusión establecidos, y se llevó a cabo un análisis de contenido de la información cualitativa, así como pruebas estadísticas. Los resultados revelan que la devolución del IVA tiene un efecto positivo en la mejora de la calidad de vida de los adultos mayores. Sin embargo, persisten desafíos relacionados con la falta de información y la complejidad de los trámites, lo que limita el acceso efectivo de esta población a este beneficio tributario. En conclusión, a pesar de los avances legales y las reformas, la devolución del IVA para los adultos mayores enfrenta barreras de información y acceso que deben ser superadas para maximizar su impacto social.

Palabras clave
Devolución del IVA, adultos mayores, beneficios tributarios, política fiscal

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ABSTRACT

In Ecuador, the refund of Value Added Tax (VAT) to senior citizens is established as an initiative to alleviate the tax burden that falls on this vulnerable group. Despite legal efforts to guarantee this benefit, challenges persist in its effective implementation. The research problem lies in the fact that the effectiveness of the VAT refund policy for senior citizens in Ecuador has sparked an intense debate, evidencing the need to analyze in depth the benefits and challenges that this measure entails. The objective is to analyze the benefits and challenges of the VAT refund for senior citizens in Ecuador, exploring its implementation process and the results obtained to date. For the methodology, a mixed methodological approach was used, combining qualitative and quantitative methods; an intentional sampling of senior citizens who meet the established inclusion criteria was carried out, and a content analysis of the qualitative information was conducted, as well as statistical tests. The results reveal that the VAT refund has a positive effect on improving the quality of life of senior citizens. However, challenges related to the lack of information and the complexity of the procedures persist, which limits the effective access of this population to this tax benefit. In conclusion, despite the legal advances and reforms, the VAT refund for senior citizens faces information and access barriers that must be overcome to maximize its social impact.

Keywords

VAT refund, senior citizens, tax benefits, fiscal policy

INTRODUCTION

In the socioeconomic context of Ecuador, the implementation of tax policies that favor vulnerable groups is of the utmost relevance. Within this framework, the refund of Value Added Tax (VAT) for senior citizens is established as an initiative aimed at alleviating the tax burden that falls on a population that, due to its condition of elderly persons, faces multiple and complex economic difficulties.

According to (1), tax benefits in Ecuador are designed with the purpose of offering preferential treatment to certain taxpayers, with senior citizens recognized as a priority attention group, as pointed out by (2). The VAT refund policy, instituted through resolution No. NAC-DGERCGC13-00636, is oriented toward the restitution of the VAT paid in the acquisition of goods and services of first necessity, with the intention of improving the quality of life of elderly persons (3).

During the last decades, Ecuador has experienced significant transformations in its tax regulations, directed toward the protection of the rights of older persons. The Law of the Elderly, promulgated in 2016, establishes that every person who has reached sixty-five years of age and who meets certain economic criteria will be exempt from the payment of fiscal and municipal taxes. This legislation, together with the Internal Tax Regime Law (4), contemplates the right of senior citizens to the refund of VAT, reflecting a genuine effort

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to guarantee that this sector of the population can access the goods and services they require to live with dignity.

(5) highlights that, at the international level, various countries have implemented regulations that favor the elderly, based on principles of equity and social justice. However, in Ecuador, the situation presents significant challenges that need to be addressed with urgency to ensure that senior citizens truly benefit from the tax policies designed specifically for them.

Nevertheless, despite the existence of these legal benefits, it is evident that the effectiveness of the VAT refund policy has sparked an intense debate. The lack of understanding on the part of senior citizens about this tax benefit has led many of them not to access it fully, which limits the social impact of the measure.

The main objective of this research is to analyze the benefits and challenges of the VAT refund for senior citizens in Ecuador, exploring its implementation process and the results obtained to date. Specific objectives include evaluating the level of knowledge of senior citizens about the benefit, identifying the main barriers to access, and examining the impact of the refund on the quality of life of the beneficiaries.

MATERIALS AND METHODS

A mixed methodological approach was used, combining qualitative and quantitative methods. An intentional sampling of senior citizens who meet the established inclusion criteria was carried out, and a content analysis of the qualitative information was conducted, as well as statistical tests.

The study population consisted of senior citizens (65 years of age or older) who are eligible for the VAT refund in Ecuador. Inclusion criteria focused on persons who have applied for or received the refund and who reside in the areas under study. Data collection included surveys and interviews to capture both quantitative data on the amounts refunded and qualitative perceptions about the accessibility and usefulness of the benefit.

Official data from the Internal Revenue Service (SRI) regarding the number of beneficiaries and the amounts refunded during the period 2016-2020 were also analyzed. This secondary information allowed identifying trends in access to the benefit and evaluating the impact of electronic invoicing and online procedures on the coverage of the policy.

RESULTS

The results reveal that the VAT refund has a positive effect on improving the quality of life of senior citizens. The majority of participants allocate the refunded amounts to cover essential expenses such as food and health, which evidences the positive impact of this fiscal incentive on their well-being.

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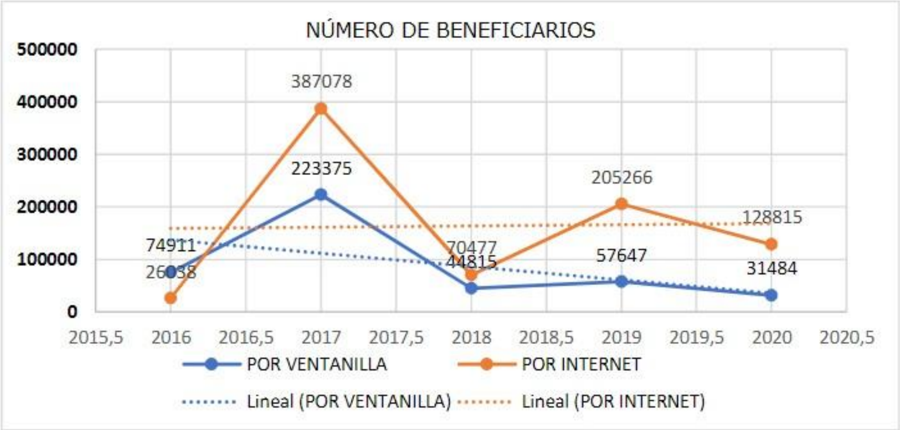

Figure 1. Number of beneficiaries for the VAT refund period 2016-2020

The data provided by the SRI regarding the number of beneficiaries (accepted applications of senior citizens) reflect a variation between years (13). Figure 1 shows the trend in the period 2016-2020 of access to the amounts refunded via the internet; this is due to the existence of places (cybercafés, internet sites, etc.) that offer senior citizens facilities to carry out the procedures in a simpler and faster manner.

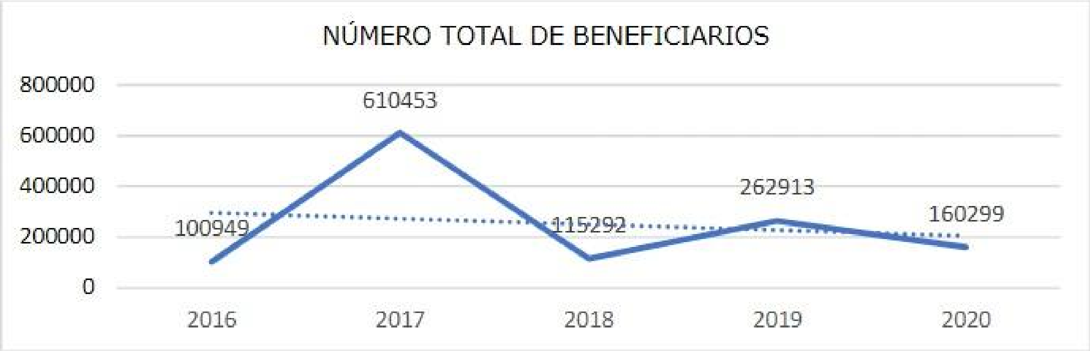

Figure 2. Behavior of the number of beneficiaries of the VAT refund during the period 2016-2020

In Figure 2 of the analysis of the trend in the number of beneficiaries between the years under study, variations are observed that reflect both the progressive digitization of the process and the remaining barriers of information and access.

Figure 3. VAT refund in USD

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The analysis of the amounts refunded shows that, although the policy has generated a positive impact, the magnitude of the economic benefit varies according to the consumption patterns of the beneficiaries and the effectiveness of the electronic systems implemented by the SRI.

However, important challenges persist related to the lack of information and the complexity of the procedures, which limit the effective access of this population to this tax benefit. A significant percentage of senior citizens are unaware of the details of the VAT refund process, which limits their capacity to access this benefit in a timely and efficient manner.

DISCUSSION

The findings confirm that the VAT refund represents a relevant tax benefit for the senior citizen population, since it contributes significantly to improving their quality of life by facilitating access to goods and services of first necessity. The results show that the majority of participants allocate the refunded amounts to cover essential expenses such as food and health, which evidences the positive impact of this fiscal incentive on their well-being.

However, important challenges persist regarding the effectiveness of the implementation of this public policy. A considerable percentage of senior citizens are unaware of the details of the VAT refund process, which limits their capacity to access this benefit in a timely and efficient manner. The lack of information and adequate orientation emerges as a significant barrier that must be addressed.

In addition, although the refunded amounts are valued positively by the participants, there is debate regarding the magnitude of the real economic impact that this incentive has on the financial situation of senior citizens. Some studies suggest that, although it represents support, its effect on the economic stability of this vulnerable group is not as transcendental as might be expected.

The progressive digitization of the process through electronic invoicing has improved efficiency and coverage, but it is necessary to complement these advances with information and accompaniment campaigns directed specifically at senior citizens, many of whom face difficulties in accessing digital technologies.

CONCLUSIONS

The VAT refund represents a tax benefit of great relevance for the senior citizen population, since it contributes significantly to improving their quality of life by facilitating access to goods and services of first necessity. The results show that the majority of participants allocate the refunded amounts to cover essential expenses such as food and health, which evidences the positive impact of this fiscal incentive on their well-being.

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Despite the legal advances and reforms, the VAT refund for senior citizens faces information and access barriers that must be overcome to maximize its social impact. It is recommended to strengthen dissemination campaigns, simplify procedures, and expand accompaniment mechanisms so that the benefit reaches a greater proportion of the eligible population.

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