

Spain

Exchange rate: US\$1.00 = 0.92 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current laws: 1991 (social assistance), 1994 (social security), 2009 (social assistance), 2011 (social security), 2013 (early and partial retirement), 2013 (sustainability factor and indexation), and 2015 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees in industry, commerce, and services according to 11 occupational classes. Agricultural workers and household workers under certain conditions. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Special systems for public-sector employees, military personnel, self-employed persons, seamen, and coal miners.

Social assistance: Needy elderly or disabled persons.

Source of Funds

Insured person

Social insurance: 4.7% of covered earnings.

The insured's contributions also finance sickness, maternity, paternity, and work injury benefits.

The minimum monthly earnings used to calculate contributions are €764.40; the minimum daily earnings used to calculate contributions are €25.48.

The maximum monthly earnings used to calculate contributions are €3,642; the maximum daily earnings used to calculate contributions for certain occupational classes are €121.40.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 23.6% of covered earnings.

The employer's contributions also finance sickness, maternity, paternity, and work injury benefits.

The minimum monthly earnings used to calculate contributions are €764.40; the minimum daily earnings used to calculate contributions are €25.48.

The maximum monthly earnings used to calculate contributions are €3,642; the maximum daily earnings used to calculate contributions are €121.40.

Social assistance: None.

Government

Social insurance: An annual subsidy.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 65 and four months (gradually rising to age 67 by 2027) with at least 15 years of contributions, including at least two years of contributions in the last 15 years. (The full pension is paid with 35 years and six months of contributions (gradually rising to 37 years by 2027)). Age 65 with 36 years and six months of contributions (gradually rising by three months a year until reaching 38 years and six months in 2027).

The retirement age is lower for those working under hazardous, dangerous, or unhealthy conditions; and for persons with assessed disabilities of 65% or more (45% or more if the assessed disability is expected to reduce life expectancy).

Involuntary early retirement pension: Age 61 and four months (gradually rising to age 63 by 2027) with at least 33 years of contributions (25 years if assessed with a disability of at least 33%).

The insured must be involuntarily unemployed as a result of a restructuring or closing of a business because of economic conditions or the death, retirement, or disability of the business's owner; and be registered as a job seeker for at least six months before applying for the pension.

Voluntary early retirement pension: Age 63 and four months (rising to age 65 by 2027) with at least 35 years of contributions.

Partial pension: Age 61 and eight months (gradually rising to age 65 by 2027) with 33 years of contributions and working time reduced to 25% to 50% of full-time hours (75% if a younger person is hired as a replacement).

Deferred pension: The pension may be deferred if the insured has at least 15 years of contributions including at least two years of contributions in the last 15 years.

Earnings test: A pensioner who receives the minimum pension may earn up to €7,116.18 a year (excluding the pension); €8,301.10 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Noncontributory old-age pension (social assistance, mean tested): Age 65, assessed as needy, and a resident of Spain for at least 10 years from age 16.

Disability pension (social insurance): Paid for a total incapacity for work in the usual occupation, an absolute incapacity for any work, or a severe disability requiring constant attendance. If younger than age 31, must have contributed during 33% of the period from age 16 to the date the disability began; if aged 31 or older, during 25% of the period from age 20 to the date the disability began and must have at least five years of contributions, including 20% of contributions paid in the last 10 years. The insured must not qualify for an old-age pension.

Partial disability: Assessed with at least a 33% permanent loss of work capacity in the usual occupation. Must have 1,800 days of contributions within the 10 years immediately before the date the disability began and must not qualify for an old-age pension.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Constant-attendance supplement: Paid if the insured is assessed with a severe disability and requires the constant attendance of others to perform daily functions.

Earnings test: A disability pensioner who receives the minimum pension may earn up to €7,116.18 a year (excluding the pension); €8,301.10 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Noncontributory disability pension (social assistance, means tested): Aged 18 to 65 with at least a 65% permanent loss of work capacity, assessed as needy, and a resident of Spain for at least five years.

Spouse's pension (social insurance): The insured had at least 500 days of contributions in the last five years and died from a common illness, received or was entitled to receive an old-age or disability pension at the time of death, or had at least 15 years of contributions at the time of death.

The pension ceases on remarriage. The widow(er) or partner may continue to receive a partial or full pension under certain conditions (income, age, or disability).

If the insured's death was caused by an accident, no previous contribution periods are required.

Eligible survivors include a widow(er) married to the deceased for at least one year (including separated or divorced partners), cohabited for a total of at least two years or had children with the deceased.

Orphan's pension (social insurance): Paid to children younger than age 21 (age 25 if unemployed, earning less than the monthly minimum wage or a student; no limit if disabled).

The monthly minimum wage is €655.20.

Other eligible survivors (social insurance): In order of priority, grandchildren, brothers and sisters younger than age 18, parents, grandparents, and brothers or sisters older than age 45.

All survivors must have lived with the deceased, be economically dependent, and satisfy an earnings test.

Earnings test: A survivor who receives the survivor pension may earn up to €7,116.18 a year (excluding the pension); €8,301.10 with a dependent spouse.

Funeral grant (social insurance): Paid to the person(s) who paid for the funeral.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (social insurance): 50% of the insured's earnings is paid for the first 15 years of contributions, plus 0.21% for each additional month of contributions up to 163 additional months and 0.19% for each additional month from 164 to 246 months.

Earnings are based on the insured's earnings in the last 19 years (rising by one year each year until reaching 25 years in 2022). The earnings period used to calculate benefits may be adjusted to account for certain noncontributory periods, such as time spent caring for a dependent child.

An additional 5% of the old-age pension is paid to women with two children; 10% with three children; and 15% with at least four children.

The minimum monthly pension is €636.10; €784.90 with a dependent spouse. The maximum monthly pension is €2,567.28 (€35,941.92 a year).

Schedule of payments: Fourteen payments a year.

Involuntary early retirement: The pension is reduced for each year the pension is taken before the normal retirement age, according to the number of years of contributions: by 7.5% a year with less than 38.5 years, by 7% with at least 38.5 but less than 41.5 years, by 6.5% with at least 41.5 but less than 44.5 years, or by 6% at least 44.5 years.

Voluntary early retirement: The pension is reduced for each year the pension is taken before the normal retirement age according to the number of years of contributions: by 8% a year with less than 38.5 years, by 7.5% at least 38.5 but less than 41.5 years, by 7% with at least 41.5 but less than 44.5 years, or by 6.5% with at least 44.5 years.

The minimum early pension is €595; €735.70 with a dependent spouse.

Partial pension: A reduced pension is paid. The minimum partial pension is based on the minimum old-age pension at the normal retirement age and is calculated in proportion to the reduction in working hours.

Deferred pension: The pension is increased by 2% for each year of deferral beyond the normal retirement age with 15 to 24 years of contributions; 2.75% with 25 to 36 years of contributions; and 4% with 37 years or more.

The maximum monthly deferred pension is €2,567.28 (€35,941.92 a year).

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory old-age pension (social assistance, means tested): €91.98 to €367.90 a month is paid, depending on personal income and family composition.

Permanent Disability Benefits

Disability pension (social insurance): 55% of the insured's base earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 and is unlikely to be employed again due to personal and professional circumstances. 100% of the insured's base earnings is paid for an absolute incapacity for any work or for a severe disability requiring constant attendance.

The insured's monthly base earnings are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

If the disability is the result of a nonwork-related accident, the monthly base earnings are the insured's earnings in any continuous 24-month period in the last seven years divided by 28. If the disability is the result of a common illness or the person is not insured, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

Constant-attendance supplement: 45% of the minimum monthly earnings used to calculate contributions plus 30% of the insured's base earnings is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €764.40.

The minimum monthly pension including the constant-attendance supplement is €954.20 (€1,177.40 with a dependent spouse; €905.30 if the spouse is not dependent).

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €595 if up to five years younger than the normal retirement age when the disability began (€735.70 with a dependent spouse; €562.30 if the spouse is not dependent).

The minimum monthly pension for an incapacity for any work is €636.10 from the normal retirement age (€784.90 with a dependent spouse; €603.50 if the spouse is not dependent).

Partial disability: A lump sum of 24 months of the insured's daily average earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Noncontributory disability pension (social assistance, means tested): €91.98 to €551.85 a month is paid, depending on personal income, family composition, and the need for constant care.

Survivor Benefits

Spouse's pension: 52% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive is paid; 70% of the deceased's base earnings if there are dependent children and the surviving spouse's assessed income is below a government-set level.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly spouse's pension is €481.60 if younger than age 60, €595 if up to five years younger than the normal retirement age when the disability began (€735.70 with a dependent spouse); €636.10 from the normal retirement age.

Schedule of payments: Fourteen payments a year.

If the surviving spouse was divorced or legally separated from the deceased, a reduced spouse's pension is paid based on the period of time that the spouse lived with the deceased.

Orphan's pension: 20% of the deceased's monthly base earnings is paid.

The monthly base earnings are earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly orphan's pension is €194.30 for each orphan (€382.40 with a degree of disability of at least 65% and younger than age 18); €194.30 plus €481.60 is split equally among two or more eligible orphans.

Schedule of payments: Fourteen payments a year.

All survivor benefits combined must not exceed 100% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive; otherwise, the spouse's pension is paid in full and the orphan's pension is reduced accordingly.

Other eligible survivors: If the sum of the spouse's and orphan's pension does not exceed 100% of the deceased's base earnings used to calculate the old-age or disability pension the deceased received or was entitled to receive, 20% of the deceased's base earnings is paid to other survivors according to their order of priority; may be increased by the amount of the spouse's pension if there is no surviving spouse or eligible surviving children.

If the deceased was working at the time of death, the monthly base earnings are the deceased's earnings in the 24 best months in the last 15 years before death divided by 28.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly pension is €194.30 for each other eligible survivor. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €469.70 if aged 65 or older (€442.50 if younger than age 65); €194.30 plus €287.30 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum pension may earn up to €7,116.18 a year (excluding the pension); €8,301.10 with a dependent spouse.

All survivor benefits combined must not exceed 100% of the deceased's base earnings.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Funeral grant: €46.50 is paid.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.

Institute of Elderly and Social Services (<http://www.imserso.es>), under the Ministry of Employment and Social Affairs, administers noncontributory pensions and in-kind complementary benefits for elderly persons and persons with disabilities.

Sickness and Maternity

Regulatory Framework

First laws: 1929 (maternity) and 1942 (sickness).

Current laws: 1994 (social security), 1997 (disability), 2001 (maternity), 2007 (paternity and nursing mothers), 2009 (maternity benefits), 2011 (child care), and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and certain self-employed persons. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Pensioners are covered for medical benefits.

Special systems for public-sector employees, military personnel, certain self-employed persons, seamen, and coal miners.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: An annual subsidy.

Qualifying Conditions

Cash sickness benefits: Must have at least 180 days of contributions in the last five years.

There is no minimum contribution requirement for non-work-related accidents.

Cash maternity benefits (contributory): If the insured is younger than age 21, there is no minimum contribution requirement. If aged 21 to 26, the insured must have at least 90 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 180 days. If older than age 26, the insured must have at least 180 days of contributions in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days. The adopted or fostered child must be younger than age 6 (age 18 if disabled or assessed with social or familial difficulties).

Cash maternity benefits (noncontributory): The insured does not qualify for the contributory cash maternity benefits.

Cash paternity benefits: Paid during the authorized leave period for the birth, adoption, or fostering of a child. Must have contributions for at least 180 days in the seven years before childbirth or before the official date of fostering (or adopting) a child; or a career total of at least 360 days.

Maternity risk allowance: Paid to an insured woman who is unable to continue in the usual or any similar job due to risks to the fetus during pregnancy or because the job is incompatible with breastfeeding.

Nursing allowance: Paid to a nursing mother with a seriously ill child.

Medical benefits: Must be currently insured, a pensioner, or receiving other social security benefits. There is no minimum contribution requirement.

Eligible dependents include the spouse or a partner that has cohabited with the insured for at least a year, children (including adopted children), and parents. All dependents must live with the insured, be economically dependent, and satisfy an earnings test.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's daily average earnings in the last calendar month before the incapacity began is paid from the 16th to the 20th day; 75% from the 21st day for up to 12 months; may be extended for six months. (The employer pays for the first 15 days).

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

Maternity benefit (contributory): 100% of the insured's daily average earnings in the last calendar month before the maternity or adoption leave period is paid for 16 weeks (two additional weeks for each additional child born or adopted at the same time, or if the child has a disability; up to 13 additional weeks if the child is hospitalized in the neonatal unit).

If the mother does not qualify but the father does, the father may receive the benefit for 10 weeks.

If both parents are employed, the benefit can be shared between the mother and the father, and the leave period may be taken on a part-time basis.

Maternity benefit (noncontributory): 100% of the index of wages with multiple effects (IPREM) is paid for 42 days; may be extended by 14 days for a single parent, multiple births, if the mother is disabled or the child is born into a large family. The mother is also entitled to 16 weeks of maternity leave.

The IPREM is €532.51 a month.

Paternity benefit: 100% of the insured's daily average earnings in the last calendar month before the paternity or adoption leave period began is paid for 13 days; for multiple births (including adoption or fostering), may be extended by two days for each child.

Maternity risk allowance: 100% of the insured's earnings in the last calendar month is paid from the day the work ceased until childbirth (for a risk to the fetus) or until the child reaches age 9 months (for a risk to breastfeeding).

Nursing allowance: 100% of the insured's daily average earnings in the last calendar month before the maternity leave period began is paid from the day work ceases until the child reaches age 18 or dies.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, dental care, laboratory services, appliances, and transportation. There may be a limit to duration in certain cases.

Previously insured workers who are no longer in insured employment may receive medical benefits for up to 52 weeks, according to the number of contributions made in the last year and family status.

Medical services are provided to patients directly through the facilities of the National Health Management Institute, the regional autonomous health services, or by doctors and hospitals under contract.

Cost sharing: The insured normally pays 10% to 60% of the cost of prescribed medication depending on income; for some specific and chronic diseases, the patient pays 10% of the cost up to €4.26 for each item. Medication is free for pensioners; for all covered persons when dispensed by social security facilities. When the cost of the prescribed medicine is greater than the scheduled cost, the beneficiary pays the difference.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) and the Ministry of Health, Social Services and Equality (<http://www.msc.es/en/home.htm>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), supervised by the Ministry of Employment and Social Affairs, administers and pays cash benefits.

Spain

National Health Management Institute (<http://www.ingesa.msssi.gob.es/>), supervised by the Ministry of Health, Social Services and Equality, operates its own medical centers.

Mutual organizations for working accidents and professional diseases administer programs that compensate parents for lost working hours while caring for their ill child.

Regional autonomous health services provide medical benefits.

Work Injury

Regulatory Framework

First law: 1900.

Current laws: 1994 (social security), 2011 (social security), and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for certain self-employed persons.

Special systems for some categories of workers.

Source of Funds

Insured person: None.

Self-employed person: A percentage of a contribution base, according to the level of coverage chosen.

The minimum monthly contribution base is €893.10.

The maximum monthly contribution base is €3,642.

Employer: 0.90% to 7.15% of covered payroll, according to the assessed degree of risk. The average contribution rate is 1.98% of covered payroll.

The minimum monthly earnings used to calculate contributions are €764.40.

The maximum monthly earnings used to calculate contributions are €3,642.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is 75% of the insured's daily average earnings in the last calendar month before the disability began plus the daily average earnings of the extra hours worked in the last 12 months. The benefit is paid from the day after the disability began for up to 12 months; may be extended for six months.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

Permanent Disability Benefits

Permanent disability pension: 55% of the insured's gross earnings is paid for a total incapacity for work in the insured's usual occupation; may be increased to 75% if the insured is older than age 55 and is unlikely to be employed again due to personal and professional circumstances.

100% of the insured's gross earnings is paid for a total incapacity for any work or for a severe disability requiring constant attendance.

Constant-attendance supplement: If the insured is assessed with a severe disability, 45% of the minimum monthly earnings used to calculate contributions plus 30% of the insured's gross earnings is paid. The minimum increase paid must be at least 45% of the disability pension.

The minimum monthly earnings used to calculate contributions are €764.40.

The minimum monthly pension for an incapacity for work in the insured's usual occupation is €595 if up to five years younger than the normal retirement age when the disability began (€735.70 with a dependent spouse; €562.30 if the spouse is not dependent).

The minimum monthly pension for incapacity for any work is €636.10 from the normal retirement age (€784.90 with a dependent spouse; €603.50 if the spouse is not dependent).

The minimum monthly pension including the constant-attendance supplement is €954.20 (€1,177.40 with a dependent spouse; €905.30 if the spouse is not dependent).

Partial permanent disability benefit: For a partial loss of working capacity of at least 33% in the usual job, a lump sum of 24 months of the insured's daily average earnings in the last calendar month before the disability began is paid.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

Schedule of payments: Fourteen payments a year.

A multiprofessional Team for Disability Assessment under the supervision of the National Institute of Social Security assesses and reviews the disability.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, medicine, dental care, laboratory services, appliances, rehabilitation, and transportation.

Medical services are provided to patients directly through the facilities of the National Health Institute, the regional autonomous health services, or by doctors and hospitals under contract.

There is no limit to duration.

Survivor Benefits

Spouse's pension: 52% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid; 70% if there are dependent children and income is below a government-set level.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of the deceased's daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly spouse's pension is €481.60 if younger than age 60; €595 if aged 60 to 64; €636.10 if aged 65 or older with an assessed degree of disability of 65% or more; and €735.70 if there are dependent family members.

A survivor who receives the minimum survivor pension may earn up to €7,080.73 a year (excluding the pension) €8,259.75 with a dependent spouse.

The pension ceases on remarriage, except under certain conditions (income, age, or disability) for which a partial or full pension may continue to be paid.

If the surviving spouse was divorced or legally separated from the deceased, a reduced pension is paid based on the period of time that the survivor lived with the deceased.

Orphan's pension: 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to each orphan; €675.90 a month is split equally among full orphans.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly orphan's pension is €194.30 for each orphan (€382.40 if assessed with at least a 65% degree of disability and younger than age 18); €194.30 plus €481.60 is split among two or more eligible orphans.

Other eligible survivors: If the sum of the spouse's and orphan's pension does not exceed 100% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive, 20% of the base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to other survivors according to their order of priority; may be increased by the amount of the spouse's pension if there is no surviving spouse or eligible surviving children.

The monthly base earnings used to calculate the permanent disability pension the deceased received or was entitled to receive are the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365 and divided by 12.

The minimum monthly earnings used to calculate benefits are €764.40.

The maximum monthly earnings used to calculate benefits are €3,642.

The minimum monthly pension for other eligible survivors is €194.30 each. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €469.70 if aged 65 or older (€442.50 if younger than age 65); €194.30 plus €287.30 is split equally among several beneficiaries.

Earnings test: A survivor who receives the minimum survivor pension may earn up to €7,116.18 a year (excluding the pension); €8,301.10 with a dependent spouse.

All survivor benefits combined must not exceed 100% of the deceased's base earnings; otherwise, the widow(er)'s pension is paid in full and the orphans' pensions are reduced accordingly.

Benefit adjustment: Benefits are adjusted annually in January according to the revaluation index, which is based on a number of factors including income and expenses of the social security system. The minimum annual increase is 0.25% of the change in the consumer price index (CPI); the maximum is the change in the CPI plus 0.5%.

Lump-sum survivor benefits: A lump sum of one to 12 months of the deceased's base earnings is paid for needy dependent parents who are not entitled to a pension.

Funeral grant: €46.50 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) and the Ministry of Health, Social Services and Equality (<http://www.msc.es/en/home.htm>) provide general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the revenue of the social security system, registers employers and insured persons, and collects contributions.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msssi.gob.es/>), under the Ministry of Health, Social Services and Equality, operates its own medical centers.

Unemployment

Regulatory Framework

First law: 1919.

Current laws: 1985 (unemployment), 1994 (social security), and 2015 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and services are covered according to 11 occupational classes.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

Special system for public-sector workers.

Source of Funds

Insured person: 1.55% of covered earnings; 1.6% of covered earnings if employed under a fixed-term contract.

The minimum monthly earnings used to calculate contributions are €764.40; the minimum daily earnings used to calculate contributions are €25.48.

The maximum monthly earnings used to calculate contributions are €3,642; the maximum daily earnings used to calculate contributions for certain occupational classes are €121.40.

Self-employed person: 2.2% of covered earnings.

The minimum monthly earnings used to calculate contributions are €893.10.

The maximum monthly earnings used to calculate contributions are €3,642.

Employer: 5.5% of covered payroll; 6.7% for those employed under full-time fixed-term contracts; 7.7% if under part-time fixed-term contracts or temporary work contracts provided through a special agency.

The minimum monthly earnings used to calculate contributions are €764.40; the minimum daily earnings used to calculate contributions are €25.48.

The maximum monthly earnings used to calculate contributions are €3,642; the maximum daily earnings used to calculate contributions for certain occupational classes are €121.40.

Government: Subsidizes the program.

Qualifying Conditions

Unemployment benefit: Must have at least 360 days of contributions during the last six years and be registered at an employment office.

Unemployment assistance: Must have at least six months of contributions (at least three months if the insured has dependents) and have exhausted entitlement to (or does not qualify for) the contributory unemployment benefit. Monthly income must not exceed 75% of the monthly minimum wage.

The monthly minimum wage is €648.60.

Unemployment Benefits

Unemployment benefit: 70% of the insured's average earnings in the last six months is paid for 180 days; thereafter, 60%.

The duration of the benefit varies according to the number of days of contributions; from 120 days of benefits with 360 days of contributions; up to 720 days of benefits with 2,160 days or more of contributions.

The minimum monthly earnings used to calculate benefits are €754.40.

The minimum benefit is €497 a month, €664.74 with dependent children.

The maximum benefit is €1,087.20 a month, up to €1,397.83 with two or more dependent children.

The benefit ceases if the insured refuses a suitable job offer or training.

Unemployment assistance: €426 is paid for six months; up to €708 to a beneficiary older than age 45 with dependents. The benefit may be extended for two additional six-month periods; for up to 30 months under special circumstances. If the beneficiary is older than age 55, under certain conditions the benefit may be paid until retirement age.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) provides general supervision.

General Treasury of Social Security (<http://www.seg-social.es>) administers the economic resources of the social security system, registers employers and insured persons, and collects contributions.

State Public Service for Employment (<http://www.sepe.es>), under the Ministry of Employment and Social Affairs, administers the program.

Family Allowances

Regulatory Framework

First law: 1938.

Current laws: 2005 (family), 2007 (family benefits), and 2015 (social security).

Type of program: Social insurance and social assistance system.

Coverage

Legal residents of Spain.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances (income tested): The dependent child (or adopted child) must be younger than age 18 (no limit if at least 65% disabled) and have earnings of up to €11,576.83. The recipients must not receive any other state family benefits.

Income test: Annual family income must not exceed €11,576.83 for a family with one child plus 15% for each additional child. There is no limit for a child younger than age 18 assessed with a disability of at least 33% or older than age 18 assessed with a disability of at least 65%. For families officially designated as large, annual family income must not exceed €17,423.84 with three children plus €2,822.28 for each additional child.

Multiple births or adoptions grant (no income test): Paid on the birth or adoption of two or more children at the same time in Spain. The recipients must not receive any other state family benefits.

Family Allowance Benefits

Family allowances (income tested): €291 a year is paid for each child younger than age 18; €1,000 a year for an assessed disability of at least 33%. €4,414.80 is paid for each child older than age 18 with an assessed degree of disability of at least 65%; €6,622.80 for each child with an assessed degree of disability of at least 75% who requires constant attendance.

The allowance is paid in January and July; paid monthly for a disabled child older than age 18.

For large families, a single parent family, or if the mother has an assessed disability of at least 65%, an additional tax deduction of €1,000 is provided, subject to a means test.

Multiple births or adoptions grant (no income test):

Four times the monthly minimum wage is paid for the birth of twins or the adoption of two children at the same time; eight times for triplets or three adopted children; and 12 times for four or more children.

The monthly minimum wage is €655.20.

Administrative Organization

Ministry of Employment and Social Affairs (<http://www.empleo.gob.es>) provides general supervision.

National Institute of Social Security (<http://www.seg-social.es>), under the Ministry of Employment and Social Affairs, administers and pays cash benefits.