

Spain

Exchange rate: US\$1.00 equals 0.70 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current law: 1994 (social security).

Type of program: Social insurance system.

Note: Noncontributory pensions and in-kind complementary benefits are provided for elderly persons and persons with disabilities.

Coverage

Employees in industry, commerce, and services are covered according to 11 occupational classes. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Voluntary coverage is not possible.

Special systems for public-sector employees, armed forces personnel, self-employed persons, agricultural workers and small farmers, household workers, seamen, and coal miners.

Source of Funds

Insured person: 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 €738.85; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,198; the maximum daily earnings used to calculate contributions for certain occupational classes are €106.6.

Self-employed person: Between 26.5% and 29.8% of earnings.

Employer: 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 €738.85; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,198; the maximum daily earnings used to

calculate contributions for certain occupational classes are €106.6.

Government: An annual subsidy.

Qualifying Conditions

Old-age pension: Age 65 with at least 15 years of contributions, including at least 2 years of contributions in the last 15 years.

The retirement age may be reduced to age 64 if the position of the retiring worker is to be taken by a person registered as unemployed. The retirement age is lower for arduous, dangerous, or unhealthy work.

The retirement age is reduced for persons with assessed disabilities of 65% or more (45% or more if the assessed disability is expected to reduce life expectancy). The normal retirement age is reduced by a period of 0.25% of the insured's total contribution period before the certified disability began (0.5% if the person requires constant attendance), and a period of the same duration is credited as a contribution period for pension calculation.

Early pension for unemployed persons: Age 61 with at least 30 years of contributions. The insured must be involuntarily unemployed and registered as a job seeker for at least 6 months before applying for the pension.

A reduced pension is paid to a pensioner in part-time (from 25% to 80%) employment or at age 60 to insured persons who voluntarily contributed to a labor mutual benefit society before 1967.

Partial pension: Age 61 with at least 18 years of contributions (unless the insured voluntarily contributed to a labor mutual benefit society before 1967), including 2 years of contributions in the last 15 years, with working time reduced to between 25% and 85% of full working time. For insured persons who partially retire before age 65, the hours of reduced working time must be filled by a person registered as unemployed.

Deferred pension: The pension may be deferred from age 65 to age 70 if the insured has at least 15 years of contributions including at least 2 years of contributions in the last 15 years.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Disability pension: Paid for the loss of normal earning capacity. If younger than age 31, the insured must have contributed during 33% of the period between age 16 and the date the disability began; if age 31 or older, the insured must have contributed during 25% of the period from age 20 to the date the disability began and have at least 5 years of contributions, including 20% of contributions

paid in the last 10 years. The insured 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 requires the constant attendance of others to perform daily functions.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

Benefits are payable abroad under reciprocal agreement.

Survivor pension: The insured had at least 500 days of contributions in the last 5 years and died from a common illness, was a pensioner at the time of death, or had at least 15 years of contributions at the time of death.

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

Eligible survivors are a widow(er) who must have been married to the deceased for at least a year (lived with the deceased for a total of at least 2 years or had children with the deceased); children younger than age 18 (age 22 if unemployed or earning less than 100% of the minimum wage, age 24 if a full orphan and earning less than 100% of the minimum wage, no limit if disabled); and, in order of priority, grandchildren, brothers and sisters younger than age 18 (no limit if disabled), parents, grandparents, and brothers or sisters older than age 45.

The monthly minimum wage is €633.30.

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

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

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is 50% of covered earnings in the last 180 months divided by 210 for the first 15 years of contributions plus 3% of covered earnings for each year of contributions from 16 to 25 years of contributions plus 2% of covered earnings for each year of contributions exceeding 25 years, up to 100%.

The minimum monthly covered earnings used to calculate benefits are €738.85.

The maximum monthly covered earnings used to calculate benefits are €3,198.

The minimum monthly pension at age 65 is €557.50; €725.20 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

The maximum monthly pension is €2,466.20 (€34,526.80 a year).

Schedule of payments: Fourteen payments a year.

Early pension for unemployed persons: The pension is reduced for each year the pension is taken before age 65 according to the number of years of contributions: by 7.5% a year with 30 to 34 years of contributions, by 7% with 35 to 37 years of contributions, by 6.5% with 38 to 39 years of contributions, or by 6% with 40 years or more of contributions.

The minimum early pension before age 65 is €519.50; €679.70 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

Partial pension: A reduced pension is paid. The minimum partial pension is based on the minimum pension at age 65 and is calculated in proportion to the reduction in working time.

Deferred pension: The pension is increased by 2% for each year of deferral after age 65 until age 70; increased to 3% if the insured has at least 40 years contributions.

The maximum monthly deferred pension is €2,466.20 (€34,526.80 a year).

A proportionately reduced pension is paid to pensioners who remain in part-time employment.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Permanent Disability Benefits

Disability pension: For a 100% loss of working capacity for any type of work, the pension is 100% of the insured's monthly base earnings.

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 7 years divided by 28. If the disability is the result of a common illness, the monthly base earnings are the insured's earnings in the last 96 months divided by 112. If the person with a disability is not insured and the disability is the result of a nonwork-related accident or common illness, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €557.50; €725.20 with a dependent spouse.

Constant-attendance supplement: 50% of the pension is paid.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

The minimum monthly pension with the constant-attendance supplement is €836.25; €1087.80 with a dependent spouse.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Total permanent disability pension: For a total loss of working capacity in the usual job, the pension is 55% of the insured's monthly base earnings. The pension may be increased to 75% of the insured's monthly base earnings if the insured is older than age 55.

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 7 years divided by 28. If the disability is the result of a common illness, the monthly base earnings are the insured's earnings in the last 96 months divided by 112. If the person with a disability is not insured and the disability is the result of a nonwork-related accident or common illness, the monthly base earnings are the insured's earnings in the last 96 months divided by 112.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €519.50 if aged 60 to 64 when the disability began (€679.70 with a dependent spouse); €557.50 from age 65 (€725.20 with a dependent spouse).

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

Schedule of payments: Fourteen payments a year.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

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 used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Survivor Benefits

Survivor pension: The monthly pension is 52% of the deceased's base earnings or, if the deceased was a pensioner, 52% of the adjusted base earnings used to calculate the pension; 70% if there are dependent children and assessed income is below a government-set level.

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 €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly survivor pension is €449.90; €549.80 if aged 60 to 64; €587.80 if aged 65 or with an assessed degree of disability of 65% or more; and €679.70 if there are dependent family members.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

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.

Schedule of payments: Fourteen payments a year.

Orphan's pension: Each orphan receives 20% of the deceased's base earnings a month.

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 €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly orphan's pension is €179.40 for each orphan (€353.20 if disabled and younger than age 18); €179.40 plus €444.90 is split among two or more eligible orphans.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

Schedule of payments: Fourteen payments a year.

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

Other eligible survivors: If the sum of the widow(er)'s and orphan's pension does not exceed 100% of the deceased's base earnings, a pension is paid to other survivors according to their order of priority. The pension is 20% of the deceased's base earnings, which can be increased by the widow(er)'s pension in the absence of a surviving spouse or eligible surviving children.

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 €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €179.40 for each other eligible survivor. In the absence of an eligible widow or orphan, the minimum monthly pension for one beneficiary is €433.90 if aged 65 or older (€408.60 if younger than age 65); €179.40 plus €265.50 is split equally among several beneficiaries.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

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 changes in the consumer price index.

Funeral grant: €39.08 is paid.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mtas.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.

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

Institute of Elderly and Social Services (<http://www.seg-social.es/imserso>) 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), and 2007 (paternity and nursing mothers).

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.

Voluntary coverage for temporary disability is possible for agricultural workers.

Special systems for public-sector employees, armed forces personnel, certain self-employed persons, agricultural workers and small farmers, household workers, 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: The insured must have at least 180 days of contributions in the last 5 years.

There is no minimum contribution period for nonwork-related accidents.

Cash maternity benefits: If the insured is younger than age 21, there is no minimum contribution period. If aged 21 to 26, the insured must have at least 90 days of contributions in the 7 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 7 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 with assessed social or familial difficulties).

Cash maternity benefits (noncontributory): Paid to insured persons who do not satisfy the qualifying conditions for the contributory cash maternity benefits.

Cash paternity benefits: Paid during the authorized leave period for the birth, adoption, or fostering of a child. The insured must have contributions for at least 180 days in the 7 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: The benefit is paid to pregnant women with at least 180 days of contributions in the last 5 years before ceasing work as a result of the pregnancy and whose pregnancy is at risk. The woman is deemed unable to continue in the usual job or any similar job.

Nursing mother's allowance: Paid to a nursing mother who is deemed unable to continue in the usual job or any similar job because of the risk to her and the child's health. There is no required minimum contribution period due to the professional nature of the allowance.

Medical benefits: Must be currently insured, a pensioner, or receiving periodic social security benefits. There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 60% of the insured's daily average earnings in the last calendar month before the incapacity began; 75% from the 21st day. The benefit is paid from the 4th day (the employer pays the benefit through the 15th day) for up to 12 months; may be extended for 6 months.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

Maternity benefit: The daily benefit is 100% of the insured's daily average earnings in the last calendar month before the maternity or adoption leave period. The benefit is paid for 16 weeks (2 additional weeks are paid for each additional child).

If the mother does not meet the qualifying conditions 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 also be taken on a part-time basis.

Maternity benefit (noncontributory): The benefit is 100% of the monthly minimum wage and is paid for 6 weeks. The mother is also entitled to 16 weeks of maternity leave.

The monthly minimum wage is €633.30.

Paternity benefit: The daily benefit is 100% of the insured's daily average earnings in the last calendar month before the paternity or adoption leave period and is paid for 13 days; may be extended by 2 days per child in the case of multiple births, adoption, or fostering.

Maternity risk allowance: The benefit is 75% of the insured's earnings in the last calendar month. The benefit is paid from the day the work ceased as a result of the risk to the pregnancy.

Nursing mother's allowance: The daily benefit is 100% of the insured's daily average earnings in the last calendar month before the maternity leave period and is paid from the day work ceases until the child is aged 9 months; earlier if the mother has returned to work.

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 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 patient normally pays 40% of the cost of prescribed medicine, according to a schedule in law; for some specific and chronic listed diseases, the patient pays 10% of the cost up to €2.64 for each item. Medicines are free for pensioners; for all covered persons when dispensed by social security facilities. When the cost of the prescribed medicine is higher than the scheduled cost, the beneficiary pays the difference.

Dependents' 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.

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.

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 patient normally pays 40% of the cost of prescribed medicine, according to a schedule in law; for some specific and chronic listed diseases, the patient pays 10% of the cost up to €2.64 for each item. Medicines are free for pensioners; for all covered persons when dispensed by social security facilities. When the cost of the prescribed medicine is higher than the scheduled cost, the beneficiary pays the difference.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mtas.es>) and the Ministry of Health and Consumers (<http://www.msc.es/en/home.htm>) provide 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.

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

National Health Management Institute (<http://www.ingesa.msc.es>), a managing entity under the control of the Ministry of Health and Consumers, operates its own medical centers.

Regional autonomous health services provide medical benefits.

Work Injury

Regulatory Framework

First law: 1900.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for public-sector employees, self-employed persons, and agricultural workers.

Exclusions: Household workers.

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 €841.80.

The maximum monthly contribution base is €3,198.

Employer: 0.81% to 16.2% 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 €738.85.

The maximum monthly earnings used to calculate contributions are €3,198.

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 6 months.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

Permanent Disability Benefits

Permanent disability pension: For a 100% loss of working capacity for any type of work, the monthly pension is 100% of the insured's base earnings.

The insured's monthly base earnings are 8.3% of the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €557.50; €725.20 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

The minimum monthly pension with the constant-attendance supplement is €836.25; €1,087.80 with a dependent spouse.

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 changes in the consumer price index.

Total permanent disability pension: For a total loss of working capacity in the usual job, the monthly pension is 55% of the insured's base earnings. The pension may be increased to 75% of base earnings if the insured is older than age 55.

The insured's monthly base earnings are 8.3% of the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €519.50 if aged 60 to 64 when the disability began (€679.70 with a dependent spouse); €557.50 from age 65 (€725.20 with a dependent spouse).

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90; €8,076.80 with a dependent spouse.

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

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

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

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

Survivor pension: The monthly pension is 52% of the deceased's base earnings; 52% of the adjusted base earnings is used to calculate the pension; 70% if there are dependent children and income is below a government-set level.

The monthly base earnings are 8.3% of the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly pension is €444.90; €549.80 if aged 60 to 64; €587.80 if aged 65 or with an assessed degree of disability of 65% or more; and €679.70 if there are dependent family members.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

The pension ceases on remarriage, except under certain conditions of 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: Each orphan receives 20% of the deceased's base earnings a month.

The monthly base earnings are 8.3% of the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

The minimum monthly orphan's pension is €179.40 for each orphan (€353.20 if disabled and younger than age 18); €179.40 plus €444.90 is split among two or more eligible orphans.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

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 pensions for orphans are reduced accordingly.

Other eligible survivors: If the sum of widow(er)'s and orphan's pensions does not exceed 100% of the deceased's base earnings, a pension is paid to other survivors according to their order of priority. The pension is 20% of the deceased's base earnings (may be increased by the value of the widow(er)'s pension in the absence of a surviving spouse or eligible surviving children).

The monthly base earnings are 8.3% of the sum of daily earnings (including annual earnings from extra hours worked and any other earnings received in the last year) multiplied by 365.

The minimum monthly earnings used to calculate benefits are €738.85.

The maximum monthly earnings used to calculate benefits are €3,198.

Spain

The minimum monthly pension for other eligible survivors is €179.40 each. In the absence of an eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €433.90 if aged 65 or older (€08.60 if younger than age 65); €179.40 plus €265.50 is split equally among several beneficiaries.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,923.90.

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

Benefit adjustment: Benefits are adjusted annually in January according to changes in the consumer price index.

Lump-sum survivor benefits: Benefits ranging from 1 to 12 months of the deceased's base earnings are provided for needy dependent parents who are not entitled to a pension.

Funeral grant: €39.08 is paid.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mtas.es>) and the Ministry of Health and Consumers (<http://www.msc.es/en/home.htm>) provide 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.

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

National Health Management Institute (<http://www.ingesa.msc.es>), under the Ministry of Health and Consumers, operates its own medical centers.

Unemployment

Regulatory Framework

First law: 1919.

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

Type of program: Social insurance system.

Coverage

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

Exclusions: Self-employed persons, household workers, and public-sector employees.

Source of Funds

Insured person: 1.55% of covered earnings; 1.60% of covered earnings if employed under a fixed-term contract.

The minimum monthly earnings used to calculate contributions are €738.85; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,198; the maximum daily earnings used to calculate contributions for certain occupational classes are €106.6.

Self-employed person: Not applicable.

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

The minimum monthly earnings used to calculate contributions are €738.85; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,198; the maximum daily earnings used to calculate contributions for certain occupational classes are €106.6.

Government: Subsidizes the program; contributes as an employer.

Qualifying Conditions

Unemployment benefit: The insured must have at least 360 days of contributions during the last 6 years and be registered at an employment office.

Unemployment assistance: The insured is no longer entitled to the contributory unemployment benefit or does not meet the qualifying conditions for the contributory unemployment benefit. The unemployed person's monthly income must not exceed 75% of the monthly minimum wage.

The monthly minimum wage is €633.30.

Unemployment Benefits

The benefit is 70% of the insured's average earnings in the last 6 months and is paid for 180 days; thereafter, 60% of the insured's average earnings.

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 €738.85.

The minimum benefit is €426.00 a month.

The maximum benefit is €1,198.15 a month.

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

Unemployment assistance: The monthly benefit is €426.00. If the beneficiary is older than age 45 and has dependents, up to €708.24 is paid. The benefit is paid for 6 months and may be extended for two additional 6-month periods; for up to 30 months under special circumstances. If the beneficiary is older than age 52, the benefit may be paid until the retirement age.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mtas.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>), a managing agency under the control of the Ministry of Labor and Social Affairs, develops and administers the program.

Family Allowances

Regulatory Framework

First law: 1938.

Current laws: 2005 and 2007.

Type of program: Social insurance and social assistance system.

Coverage

Certain families with children residing legally in 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 with a disability of at least 65%). The child's annual earnings must not exceed €8,866.20. The recipients must not receive any other state family benefits. The child and the recipients must reside legally in Spain.

Income test: Annual family income must not exceed €11,264.01 for a family with one child; €16,953.05 with three children, plus €2,745.93 for each additional child.

There is no family income limit for a child younger than age 18 assessed with a disability of at least 33% or a child older than age 18 assessed with a disability of at least 65%.

Birth or adoption grant (income-tested): Paid on the birth or adoption of a child. The child and the recipients must reside legally in Spain.

Income test: Annual family income must not exceed €16,953.05 for a family with three children plus €2,745.93 for each additional child.

The insured can receive the birth or adoption grant at the same time as the multiple births or adoptions grant.

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

The insured can receive the multiple births or adoptions grant at the same time as the birth or adoption grant.

Family Allowance Benefits

Family allowances (income-tested): The annual allowance is €291 for each eligible child; €500 for each child younger than age 3; €1,000 for each child assessed with a disability of at least 33%; €4,076.40 for each child older than age 18 assessed with a disability of at least 65%; and €6,115.20 for each child assessed with a 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.

Birth or adoption grant (income-tested): A tax deduction of €2,500.

For large families, a single parent family, or if the mother has an assessed disability of at least 66%, an additional tax deduction of €1,000 is provided but subject to a means test.

Multiple births or adoptions grant (no income test): The grant is 4 times the monthly minimum wage for the birth of twins or the adoption of two children; 8 times the monthly minimum wage for the birth of triplets or the adoption of three children; and 12 times the monthly minimum wage for the birth or adoption of four or more children.

The monthly minimum wage is €633.30.

Administrative Organization

Ministry of Labor and Social Affairs (<http://www.mtas.es>) provides general supervision.

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