

Spain

Exchange rate: US\$1.00 = 0.77 euros (€).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1919.

Current laws: 1994 (social security) and 2011 (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. Agricultural workers, small farmers, and household workers are included under certain conditions. (Insured persons who leave covered employment may sign a special agreement to continue coverage.)

Voluntary coverage is not available.

Special systems for public-sector employees, military personnel, self-employed persons, 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 €748.20; the minimum daily earnings used to calculate contributions are €24.94.

The maximum monthly earnings used to calculate contributions are €3,262.40; the maximum daily earnings used to calculate contributions for certain occupational classes are €108.70.

Self-employed person: 26.5% to 29.8% of earnings.

The self-employed's contributions also finance sickness, maternity, and work injury benefits.

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 €748.20; the minimum daily earnings used to calculate contributions are €24.94.

The maximum monthly earnings used to calculate contributions are €3,262.40; the maximum daily earnings used to calculate contributions are €108.70.

Government: An annual subsidy.

Qualifying Conditions

Old-age pension: Age 65 (rising gradually to 67 from 2013 to 2027) with at least 15 years of contributions, including at least two years of contributions in the last 15 years (rising to 25 years by 2022). The full pension is paid with 35 years of contributions (rising gradually to 38 years and 6 months from 2013 to 2027).

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 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 purposes.

Early pension for unemployed persons: Age 61 with at least 30 years of contributions (rising to 33 years of contributions by 2013). The insured must be involuntarily unemployed and registered as a job seeker for at least six 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 two years of contributions in the last 15 years, with working time reduced from 25% to 75% 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 two 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 from age 16 to 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 five 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 €6,993.14; €8,157.57 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 five 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) married 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.

Orphans pension: Children must be younger than age 21 (age 23 if unemployed, earning less than 100% of the monthly minimum wage or a student; no limit if disabled).

The monthly minimum wage is €641.40.

Other eligible survivors: 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.

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 €6,993.14.

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 contribution are €748.20.

The maximum monthly covered earnings used to calculate contribution are €3,262.40.

The minimum monthly pension is €587; €763.60 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,993.14; €8,157.57 with a dependent spouse.

The maximum monthly pension is €2,522.89 (€35,320.46 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 8% a year with less than 30 years, by 7.5% with 30 to 34 years, by 7% with 35 to 37 years, by 6.5% with 38 to 39 years, or by 6% with 40 years or more.

The minimum early pension is €547; €715.60 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,993.14; €8,157.57 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 and 3% if the insured has at least 40 years of contributions (2.75% with 25 to 36 years and 4% with 37 years or more in 2013).

The maximum monthly deferred pension is €2,522.89 (€35,320.46 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 seven 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 the 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €587; €763.60 with a dependent spouse.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, at least 45% of the pension is paid.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,993.14; €8,157.57 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 seven 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 the 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €547 if aged 60 to 64 when the disability began (€715.60 with a dependent spouse); €587 from age 65 (€763.60 with a dependent spouse).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, at least 45% 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.

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 earnings used to calculate benefits are €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

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 for pension calculation purposes; 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly survivor pension is €468.50; €578.90 if aged 60 to 64; €618.90 if aged 65 or with an assessed degree of disability of 65% or more; and €715.60 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.

Schedule of payments: Fourteen payments a year.

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 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly orphan's pension is €189 for each orphan (€371.90 with a degree of disability of 65% or more and younger than age 18); €189 plus €468.50 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 €6,993.14.

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 if there is no 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €189 for each other eligible survivor. If there is no eligible widow or orphan, the minimum monthly pension for one beneficiary is €456.90 if aged 65 or older (€430.30 if younger than age 65); €189 plus €279.50 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 €6,993.14.

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: €45.10 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 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 Employment and Social Affairs, administers and pays cash benefits.

Institute of Elderly and Social Services (<http://www.imserso.es>) 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), and 2011 (children care).

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: The insured must have at least 180 days of contributions in the last five 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 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 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

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: The benefit is paid to pregnant women with at least 180 days of contributions in the last five 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.

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

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; 75% from the 21st day. The benefit is paid from the fourth day (the employer pays the benefit through the 15th day) for up to 12 months; may be extended for six months.

The minimum monthly earnings used to calculate benefits are €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

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 (two additional weeks are paid for each additional child born or adopted at the same time).

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 be taken on a part-time basis.

Maternity benefit (noncontributory): 100% of the index of wages with multiple effects (IPREM) is paid for six weeks. The mother is also entitled to 16 weeks of maternity leave.

The IPREM is €532.51.

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 began and is paid for 13 days; for multiple births (adoption or fostering), may be extended by two days for each child.

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

Nursing mother's allowance: 100% of the insured's daily average earnings in the last calendar month before the maternity leave period is paid from the day work ceases

until the child is aged 9 months; earlier if the mother has returned to work before the child is aged 9 months.

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 40% of the cost of prescribed medication, 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. 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: 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 insured normally pays 40% of the cost of prescribed medication, 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. Medication is free for pensioners; for all covered persons when provided by social security facilities. When the cost of the prescribed medicine is greater than the scheduled cost, the insured pays the difference.

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 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>), supervised by the Ministry of Employment and Social Affairs, administers and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msc.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) and 2011 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for public-sector employees, self-employed persons, and agricultural 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 €850.20.

The maximum monthly contribution base is €3,262.40.

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 €748.20.

The maximum monthly earnings used to calculate contributions are €3,262.40.

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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €587; €763.60 with a dependent spouse.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,993.14; €8,157.57 with a dependent spouse.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, at least 45% of the pension is paid.

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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €547 if aged 60 to 64 when the disability began (€715.60 with a dependent spouse); €587 from age 65 (€763.60 with a dependent spouse).

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension must not exceed €6,993.14; €8,157.57 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 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

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 for pension calculation purposes for pensioners; 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension is €468.50 if aged 59 or younger; €578.90 if aged 60 to 64; €618.90 if aged 65 or with an assessed degree of disability of 65% or more; and €715.60 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 €6,993.14.

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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly orphan's pension is €189 for each orphan (€371.90 if assessed with at least a 65% degree of disability and younger than age 18); €189 plus €468.50 is split among two or more eligible orphans.

Earnings test: The maximum annual earnings (excluding the pension) of a pensioner receiving the minimum pension is €6,993.14.

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 is less than 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 up to 100% of the widow(er)'s pension if no 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 €748.20.

The maximum monthly earnings used to calculate benefits are €3,262.40.

The minimum monthly pension for other eligible survivors is €189 each. If there is no eligible widow(er) or orphan, the minimum monthly pension for one beneficiary is €456.90 if aged 65 or older (€430.30 if younger than age 65); €189 plus €279.50 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 €6,993.14.

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: 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: €45.10 is paid.

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 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 Employment and Social Affairs, administers and pays cash benefits.

National Health Management Institute (<http://www.ingesa.msc.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) and 1994 (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 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 €748.20; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,262.40; the maximum daily earnings used to calculate contributions for certain occupational classes are €108.74.

Self-employed person: 2.2% of covered earnings.

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 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 €748.20; the minimum daily earnings used to calculate contributions are €24.27.

The maximum monthly earnings used to calculate contributions are €3,262.40; the maximum daily earnings used to calculate contributions for certain occupational classes are €108.74.

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 six 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 minimum monthly wage.

The monthly minimum wage is €641.40.

Unemployment Benefits

Unemployment benefit: 70% of the insured's average earnings in the last six months 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 €748.20.

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. If the beneficiary is older than age 45 and has dependents, up to €708.24 is paid. The benefit is paid for six months and may be extended for two additional six-month periods; for up to 30 months under special circumstances. If the beneficiary is older than age 52, 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>), a managing agency under the control of the Ministry of Employment 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 if at least 65% disabled). The child's annual earnings must not exceed €8,979.60. The recipients must not receive any other state family benefits.

Income test: Annual family income must not exceed €11,376.66 for a family with one child; €17,122.59 with three children plus €2,773.39 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.

Income test: Annual family income must not exceed €17,122.59 for a family with three children plus €2,773.39 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 for each child younger than 18 a year is paid; €1,000 for each child assessed with a disability of at least 33%; €4,292.40 for each child older than age 18 assessed with a disability of at least 65%; and €6,439.20 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.

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

The monthly minimum wage is €641.40.

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.