

Focus on Spanish Society is published by the Social Studies Office of Funcas. The aim of this publication is to depict the Spanish social situation and provide brief insights into some of its most relevant aspects. *Focus on Spanish Society* consists of three sections. The first one, “Spain in Europe”, draws attention to recently published statistical data and puts the Spanish case in comparative perspective. The second section, “Public opinion trends”, examines in more detail one particular social issue as perceived by the Spanish public and manifested through opinion surveys. Finally, the third section “Follow-up social data” presents several social indicators related to demography and families, labour market and education, health and welfare benefits and services.

Section I. Spain in Europe

- I.1. Gender convergence in expected duration of working lives
- I.2. Rising use of Internet banking, mostly among females

Section II. Public opinion trends

- Gendered fears of illness in times of coronavirus

Section III. Follow-up social data

- Population, households and families, labour market, education and social protection

Section I. Spain in Europe

I.1. Gender convergence in expected duration of working lives

In the light of growing financial pressure on pension systems, European governments are incentivizing the increase of working lives. Despite this common objective, variation across countries is still very significant.

Eurostat provides an indicator of working life duration which estimates the number of years a person, at the current age of 15 years, can expect to be in the labor force (either employed or unemployed) throughout his or her life. Two facts emerge from the observation of the evolution of this indicator during this century at the Euro area (19) level: (1) the total expected duration of working life has uninterruptedly increased from 2000 (32.2 years) to 2019 (36.1 years), a trend reversed by the pandemic in 2020 (35.7 years); (2) both males

and females show a significant enlargement of their working lives, but the increase has been faster among women, thus reducing the gender gap in the expected duration of working life between 2000 (8.3 years) and 2020 (4.6 years) (Figure I.1).

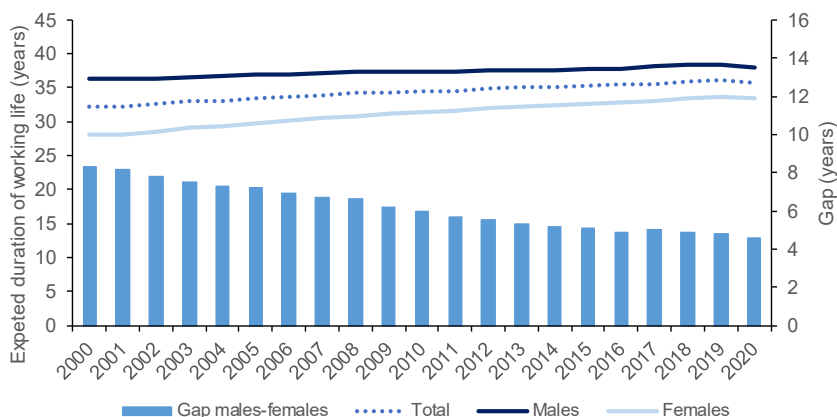
In 2020 the Euro area countries with the longest expected duration of working life were the Netherlands (41.0 years), Estonia (39.2), Germany (39.1) and Finland (38.8). By contrast, Italy (31.2 years) and Greece (32.8) registered the shortest expected working lives, also standing out for their big gender gaps (9,3 and 7 years, respectively) (Figure I.2).

Not all Southern European countries are in this group of countries with comparatively short working lives and significant gender gaps in working life duration. In fact, Portugal is among the countries with the longest working life (37.6 years) and smallest gender gap (2.7 years). In Spain expected working life in 2020 amounted to 34.8 years, while males' working life outstripped females working life by 4.2 years (Figure I.2).

Taking a closer look at Spain, the data show that the evolution of males' expected working life duration is highly contingent on the economic cycle. Males

Figure I.1

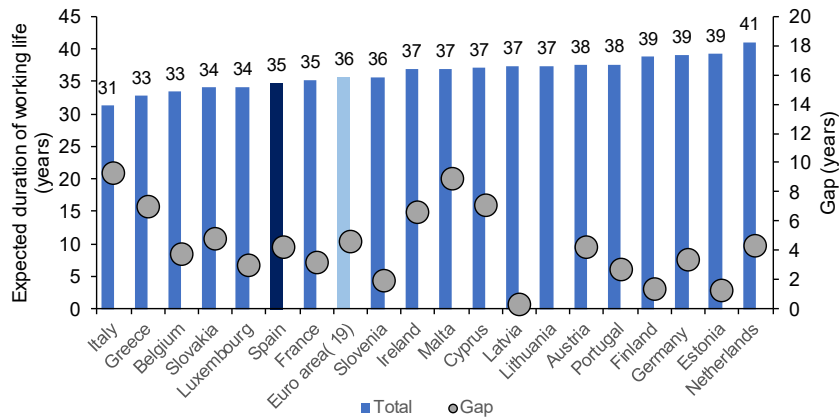
Duration of working life, by gender (Euro area average, 2000-2020)



Source: Eurostat [LFSI_DWL_A].

Figure I.2

Duration of working life, by gender, and gender gap (Euro area countries, 2020)



Source: Eurostat [LFSI_DWL_A].

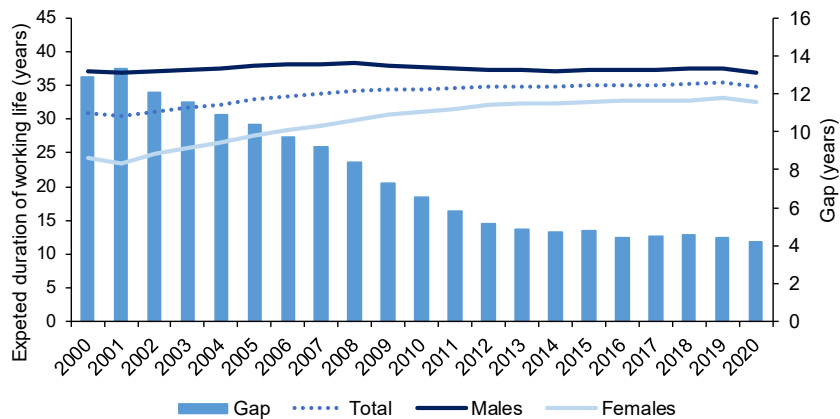
have slightly increased their working lives in the years of high economic growth, reaching the longest duration in 2008 with 38.3 years. But coinciding with the Great Recession, from 2008 onwards the expected duration of male working life decreased to 37.1 in 2014, to slowly begin rising as of this year.

In 2019, it amounted to 37.5 years, but in 2020 it fell again (36.8 years) (Figure I.3).

As regards the gender gap, at the start of the 21st century the expected duration of working life for females in Spain was 13 years shorter than that

Figure I.3

Duration of working life, by gender, and gender gap (Spain, 2000-2020)



Source: Eurostat [LFSI_DWL_A].

of males. However, expected female working life duration has grown fast in the last two decades, particularly until 2014. The gender gap notably decreased between 2000 and 2014, and since then has remained much more stable. In 2019, it amounted to 4.4 years, while in 2020 it further decreased to 4.2 years. Although the pandemic has hit female employment harder than male employment, the gender gap has maintained its decreasing trend.

I.2. Rising use of Internet banking, mostly among females

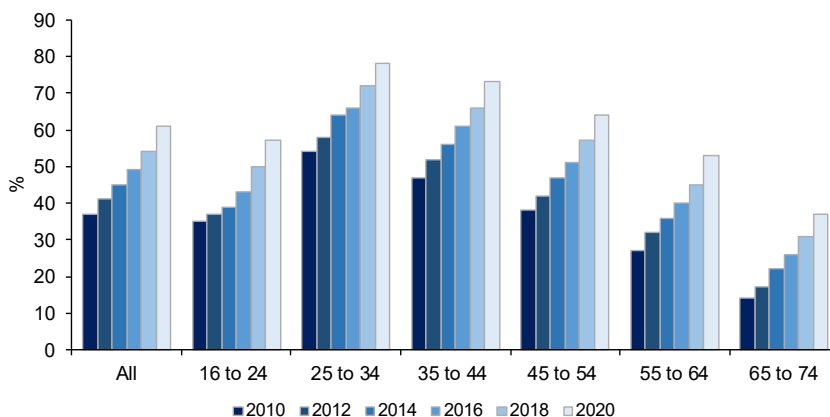
Financial digitalization has rapidly expanded during the last decade. In the Euro area the use of Internet banking has soared among people of all ages (16 or older). The most significant increases in the use of e-banking are to be found in the group of persons aged 65 to 74, whose share has more than doubled between 2010 (14%) and 2020 (37%). But the group showing a higher use of this service in the Euro area as a whole

is formed by people 25 to 44 years. Around three quarters of them stated in 2020 that they had used Internet banking during the three months previous to the survey, while in 2010 the corresponding proportion amounted to roughly a half (Figure I.4).

Internet banking is particularly high in the Nordic countries and the Netherlands where the percentage of individuals using this service oscillated in 2020 between 85% and 95%. Moreover, age differences in the proportion of the population using Internet banking are in these countries very small, with many elderly people used to e-banking. Conversely, Greece and Italy are the countries with lowest percentages of Internet banking users: only around four out of every ten persons living in both countries make use of Internet banking, with very low proportions of elderly people resorting to this service. In Spain Internet banking appears to be fairly more extended (62%) than in other Southern European countries, although differences between age groups (generational gap) are also significant (Figure I.5).

The rise of Internet banking in Spain during the last decade has been very noteworthy. Whereas

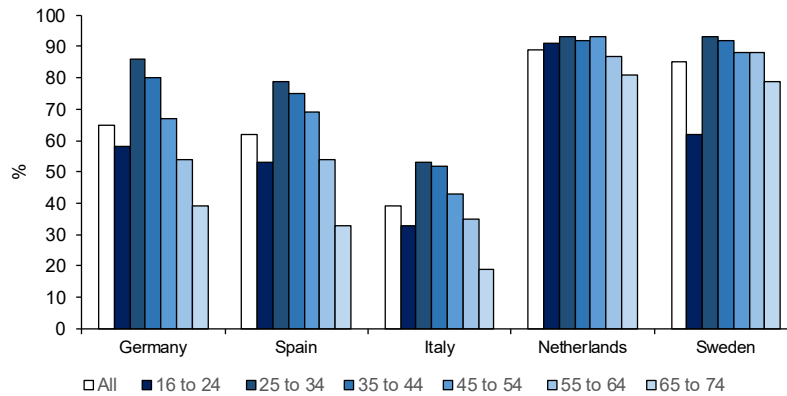
Figure I.4
Use of Internet banking (Euro area, 2010-2020)



Source: Eurostat [ISOC_CI_AC_1].

Figure I.5

Use of Internet banking, by age (selected European countries, 2020)



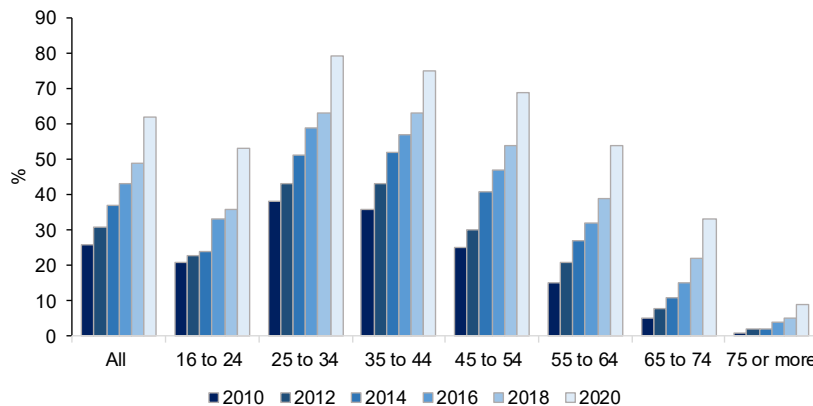
Source: Eurostat [ISOC_CI_AC_I].

in 2010 no more than a fourth of individuals 16 and older used Internet banking, ten years later the proportion came close to two thirds (62%), virtually coinciding with the Euro area average (Figure I.6). Internet banking had progressed in all age groups well before the pandemic. In fact, COVID-19 does not seem to have provoked a strong impact in the expansion of Internet banking.

Another interesting feature supported by the Spanish data is related to gender differences. In general, adult females use e-banking less than males. This gap is particularly remarkable in the group of people aged 55 to 74: 50% of males and 40% of females have stated they use Internet banking. The distance between both percentages is smaller in the group

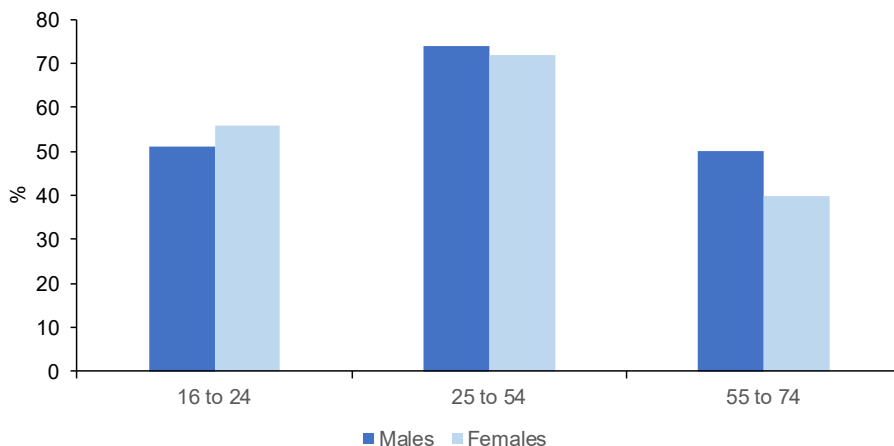
Figure I.6

Use of Internet banking, by age (Spain, 2010-2020)



Source: Eurostat [ISOC_CI_AC_I].

Figure I.7

Use of Internet banking, by gender and age (Spain, 2020)

Source: Eurostat [ISOC_CI_AC_].

including people between 25 and 54 years old: 74% of males and 72% of females made use of e-banking in 2020. Yet, in the younger group (16 to 24 years old) the share of females who used this facility (56%) is 5 percentage points higher than that of males (51%) (Figure I.7). This evidence suggests that the gender gap in customers' financial digitalization may not only be shrinking among the younger generations living in Spain, but even reversing.

Section II. Public opinion trends

Gendered fears of illness in times of coronavirus

According to survey data gathered by the Spanish Center for Sociological Research (CIS), feelings of fear in face of the pandemic have subsided in the last months, but only moderately. In December 2020, before the start of the vaccination campaign, a third of Spanish survey respondents

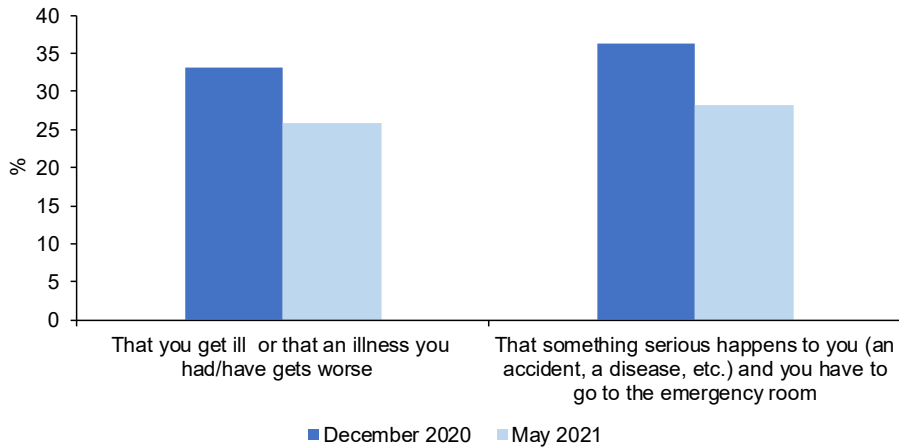
feared getting ill or suffering a complication that may need access to emergency health services. In May 2021, when approximately 6 million people in Spain were already fully vaccinated, the proportion of people experiencing those fears had fallen to 26-28% (Figure II.1).

In May 2021 fears regarding own health seemed rather evenly distributed among population age groups. However, differences are outstanding if we also take gender into consideration. In all age groups women stated to a greater extent than men that they were afraid of getting ill. But differences between males and females are particularly relevant among younger cohorts.

Thus, in May 2021 only 13% of male respondents aged 18 to 24 feared getting ill (18% in December 2020), while 36% of females in the same age group expressed that concern (51% in December 2020). We don't know to what extent fears of illness impinge on behaviors, but it seems sensible to presume that they do, i.e. that those feelings tend to further more caution and risk avoidance (Figures II.2a and II.2b).

Figure II.1

Fears of getting ill and of needing emergency health services (December 2020 and May 2021)



Question: “During the last two weeks, have you feared...?”

– That you would get ill or that an illness you had/have gets worse.

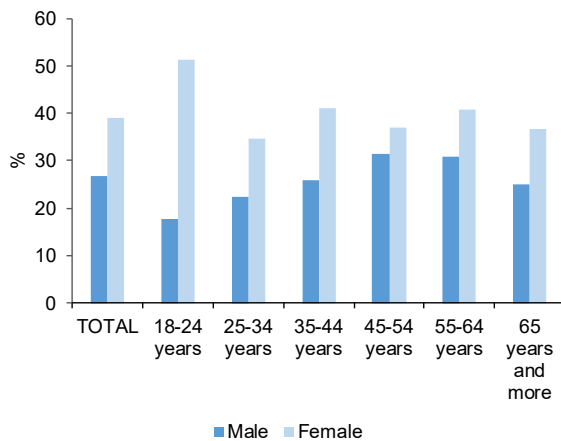
– That something serious happens to you (an accident, a disease, etc.) and you have to go to the emergency room.”

Source: CIS (www.cis.es), surveys 3305 and 3324.

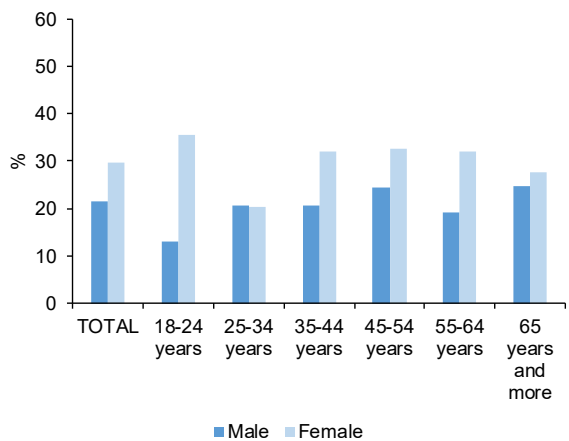
Figure II.2

Fears of getting ill, by gender and age (December 2020 and May 2021)

II.2a. December 2020



II.2b. May 2021



Question: “During the last two weeks, have you feared...?”

– That you would get ill or that an illness you had/have gets worse.”

Source: CIS (www.cis.es), surveys 3305 and 3324.

Section III. Follow-up social data

Table III.1

Population

	Total population	Average age	65 and older (%)	Life expectancy at birth (men)	Life expectancy at birth (women)	Dependency rate	Dependency rate (older than 64)	Foreign-born population (%)	New entries (all nationalities)	New exits (born in Spain)
2008	46,157,822	40.8	16.5	78.2	84.3	47.5	24.5	13.1	701,997	33,053
2010	47,021,031	41.1	16.9	79.1	85.1	48.6	25.0	14.0	441,051	39,211
2012	47,265,321	41.6	17.4	79.4	85.1	50.4	26.1	14.3	344,992	51,666
2014	46,771,341	42.1	18.1	80.1	85.7	51.6	27.4	13.4	368,170	66,803
2015	46,624,382	42.4	18.4	79.9	85.4	52.4	28.0	13.2	417,655	74,873
2016	46,557,008	42.7	18.6	80.3	85.8	52.9	28.4	13.2	492,600	71,508
2017	46,572,132	42.9	18.8	80.4	85.7	53.2	28.8	13.3	592,604	63,754
2018	46,722,980	43.1	19.1	80.5	85.9	53.6	29.3	13.7	715,255	56,745
2019	47,026,208	43.3	19.3	80.9	86.2	53.7	29.6	14.4	827,052	61,338
2020	47,450,795	43.6	19.4	79.6●	85.1●	53.5	29.8	15.2	523,618	41,708
2021●	47,344,649	43.8	19.7			53.4	30.2	15.4		
<i>Sources</i>	EPC	EPC	EPC	ID INE	ID INE	EPC	EPC	EPC	EVR	EVR

EPC: *Estadística del Padrón Continuo*.

ID INE: *Indicadores Demográficos INE*.

EVR: *Estadística de Variaciones Residenciales*.

Dependency rate: (15 or less years old population + 65 or more years old population)/ 16-64 years old population, as a percentage.

Dependency rate (older than 64): 65 or more years old population/ 16-64 years old population, as a percentage.

● Provisional data.

Table III.2

Households and families

Households

	Households (thousands)	Average household size	Households with one person younger than 65 (%)	Households with one person older than 65 (%)
2008	16,742	2.71	12.0	10.2
2010	17,174	2.67	12.8	9.9
2012	17,434	2.63	13.7	9.9
2014	18,329	2.51	14.2	10.6
2015	18,376	2.54	14.6	10.7
2016	18,444	2.52	14.6	10.9
2017	18,512	2.52	14.2	11.4
2018	18,581	2.51	14.3	11.5
2019	18,697	2.52	14.9	11.2
2020	18,794	2.52	15.0	11.4
2021■	18,864	2.51		
<i>Sources</i>	LFS	LFS	EPF	EPF

Table III.2

Households and families (continued)

Nuptiality						
	People getting married (per 1,000) (Spanish)	People getting married (per 1,000) (foreign population)	Divorce rate (per 1,000)	Mean age at first marriage (men)	Mean age at first marriage (women)	Same sex marriages (%)
2008	8.5	8.4	2.39	32.4	30.2	1.62
2010	7.2	7.9	2.21	33.2	31.0	1.87
2012	7.2	6.7	2.23	33.8	31.7	2.04
2014	6.9	6.5	2.17	34.4	32.3	2.06
2015	7.3	6.5	2.08	34.8	32.7	2.26
2016	7.5	6.8	2.08	35.0	32.9	2.46
2017	7.3	6.9	2.10	35.3	33.2	2.67
2018	7.1	6.6	2.04	35.6	33.4	2.90
2019	7.1	6.7	1.95	36.0	33.9	3.90●
2020	3.8	4.1				
<i>Sources</i>	ID INE	ID INE	ID INE	ID INE	ID INE	MNP

Fertility						
	Median age at first child (women)	Total fertility rate (Spanish women)	Total fertility rate (foreign women)	Births to single mothers (%)	Abortion rate	Abortion by Spanish-born women (%)
2008	29.3	1.36	1.83	33.2	11.8	55.6
2010	29.8	1.30	1.68	35.5	11.5	58.3
2012	30.3	1.27	1.56	39.0	12.0	61.5
2014	30.6	1.27	1.62	42.5	10.5	63.3
2015	30.7	1.28	1.66	44.4	10.4	65.3
2016	30.8	1.27	1.70	45.8	10.4	65.8
2017	30.9	1.24	1.70	46.8	10.5	66.1
2018	31.0	1.20	1.65	47.3	11.1	65.3
2019	31.1	1.17	1.59	48.4	11.5	64.1
2020	31.2	1.12	1.45			
<i>Sources</i>	ID INE	ID INE	ID INE	ID INE	MSAN	MSAN

LFS: *Labour Force Survey*.EPF: *Encuesta de Presupuestos Familiares*.ID INE: *Indicadores Demográficos INE*.CGPJ: *Consejo General del Poder Judicial*.MSAN: *Ministerio de Sanidad, Servicios Sociales e Igualdad*.MNP: *Movimiento Natural de la Población*.Marriage rate: *Number of marriages per thousand population*.Divorce rate: *Number of divorces per thousand population*.Total fertility rate: *The average number of children that would be born per woman living in Spain if all women lived to the end of their childbearing years and bore children according to a given fertility rate at each age.*Abortion rate: *Number of abortions per 1,000 women (15-44 years).*

■ Data refer to January-March.

● Provisional data.

Table III.3

Education

Educational attainment				
	Population 16 years and older with primary education (%)	Population 30-34 with primary education (%)	Population 16 years and older with tertiary education (%)	Population 30-34 with tertiary education (%)
2008	32.1	9.2	16.1	26.9
2010	30.6	8.6	17.0	27.7
2012	28.5	7.5	17.8	26.6
2014	24.4	6.1	27.2	42.3
2015	23.3	6.6	27.5	40.9
2016	22.4	6.6	28.1	40.7
2017	21.4	6.6	28.5	41.2
2018	20.5	6.4	29.2	42.4
2019	19.3	6.3	30.3	44.7
2020	17.7	6.1	31.3	44.8
2021■	16.6	5.4	32.2	46.3
<i>Source</i>	LFS	LFS	LFS	LFS

Students involved in non-compulsory education

	Pre-primary education	Secondary education	Vocational training	Under-graduate students	Post-graduate students (except doctorate)
2008	1,763,019	629,247	472,604	1,377,228	50,421
2010	1,872,829	672,213	555,580	1,445,392	104,844
2012	1,912,324	692,098	617,686	1,450,036	113,805
2014	1,840,008	690,738	652,846	1,364,023	142,156
2015	1,808,322	695,557	641,741	1,321,698	171,043
2016	1,780,377	687,595	652,471	1,303,252	190,143
2017	1,767,179	676,311	667,984	1,287,791	209,754
2018	1,750,106	667,287	675,971	1,290,455	217,840
2019	1,747,087	673,171	714,292	1,309,791●	234,214●
<i>Source</i>	MECD	MECD	MECD	MECD	MECD

Education expenditure

	Public expenditure (thousands of €)	Public expenditure (% GDP)
2008	51,716,008	4.63
2010	53,099,329	4.91
2012	46,476,414	4.47
2014	44,846,415	4.32
2015	46,597,784	4.31
2016	47,578,997	4.25
2017	49,458,049	4.24
2018	50,807,185	4.23
2019	53,052,700	4.26
<i>Sources</i>	MECD	INE

LFS: *Labour Force Survey*.MECD: *Ministerio de Educación, Cultura y Deporte*.INE: *Instituto Nacional de Estadística*.

■ Data refer to January-March.

● Provisional data.

Table III.4

Social protection: Benefits**Contributory benefits***

	Unemployment		Retirement		Permanent disability		Widowhood	
	Total	Total	Average amount (€)	Total	Average amount (€)	Total	Average amount (€)	
2008	1,100,879	4,936,839	814	906,835	801	2,249,904	529	
2010	1,471,826	5,140,554	884	933,730	850	2,290,090	572	
2012	1,381,261	5,330,195	946	943,296	887	2,322,938	602	
2014	1,059,799	5,558,964	1000	929,484	916	2,348,388	624	
2015	838,392	5,641,908	1,021	931,668	923	2,353,257	631	
2016	763,697	5,731,952	1,043	938,344	930	2,364,388	638	
2017	726,575	5,826,123	1,063	947,130	936	2,360,395	646	
2018	751,172	5,929,471	1,091	951,838	946	2,359,931	664	
2019	807,614	6,038,326	1,138	957,500	975	2,361,620	712	
2020	1,828,489	6,094,447	1,162	952,704	985	2,352,680	725	
2021	1,090,693♦	6,137,933■	1,185■	947,757■	994■	2,350,330■	738■	
<i>Source</i>	INEM	INSS	INSS	INSS	INSS	INSS	INSS	

Non-contributory benefits

	Social Security			
	Unemployment	Retirement	Disability	Other
2008	646,186	265,314	199,410	63,626
2010	1,445,228	257,136	196,159	49,535
2012	1,327,027	251,549	194,876	36,310
2014	1,221,390	252,328	197,303	26,842
2015	1,102,529	253,838	198,891	23,643
2016	997,192	254,741	199,762	21,350
2017	902,193	256,187	199,120	19,019
2018	853,437	256,842	196,375	16,472
2019	912,384	259,570	193,122	14,997
2020	1,017,429	261,325	188,670	13,373
2021♦	1,044,689	261,360	185,622	12,563
<i>Sources</i>	INEM	IMERSO	IMERSO	IMERSO

INEM: Servicio Público de Empleo Estatal.

INSS: Instituto Nacional de la Seguridad Social.

IMERSO: Instituto de Mayores y Servicios Sociales.

* Benefits for orphans and dependent family members of deceased Social Security affiliates not included.

■ Data refer to January-May.

♦ Data refer to January-April.

Table III. 5

Social protection: Health care

Expenditure				
	Total (% GDP)	Public (% GDP)	Total expenditure (\$ per inhabitant)	Public expenditure (\$ per inhabitant)
2008	8.29	6.10	2,774	2,042
2010	9.01	6.74	2,886	2,157
2012	9.09	6.55	2,902	2,095
2014	9.08	6.36	3,057	2,140
2015	9.20	6.51	3,180	2,258
2016	9.00	6.34	3,248	2,293
2017	8.84	6.25	3,370	2,385
2018	8.90	6.20	3,323	2,341
2019	9.00	6.40	3,616	2,560
<i>Sources</i>	OECD	OECD	OECD	OECD
Resources				
	Medical specialists per 1,000 inhabitants	Primary care doctors per 1,000 people assigned	Specialist nurses per 1,000 inhabitants	Primary care nurses per 1,000 people assigned
2008	1.8	0.8	3.0	0.6
2010	1.8	0.8	3.2	0.6
2012	1.8	0.8	3.1	0.6
2014	1.8	0.8	3.1	0.7
2015	1.9	0.8	3.2	0.7
2016	1.9	0.8	3.3	0.6
2017	1.9	0.8	3.4	0.6
2018	2.0	0.8	3.5	0.7
2019		0.8		0.7
<i>Sources</i>	INCLASNS	INCLASNS	INCLASNS	INCLASNS
Satisfaction (0-10 scale)		Time on waiting list (days)		
	With the working of the health system	With medical history and tracing by family doctor or pediatrician	Non-urgent surgical procedures	First specialist consultations
2008	6.4	7.0	71	59
2010	6.6	7.3	65	53
2012	6.6	7.5	76	53
2014	6.3	7.5	87	65
2015	6.4	7.5	89	58
2016	6.6	7.6	115	72
2017	6.7	7.5	106	66
2018	6.6	7.5	129	96
2019			115	81
<i>Sources</i>	INCLASNS	INCLASNS	INCLASNS	INCLASNS

OECD: Organisation for Economic Co-operation and Development.

INCLASNS: *Indicadores Clave del Sistema Nacional de Salud*.

Table III.6

Labour market

	Employment		Unemployment				Social Security affiliation		
	Men (in thousands)	Women (in thousands)	Men (in thousands)	Women (in thousands)	Rate (men)	Rate (women)	Men (in thousands)	Women (in thousands)	Foreign population (in thousands)
2008	11,805	8,665	1,320	1,276	10.1	12.8	10,884	8,121	2,052
2010	10,424	8,301	2,536	2,104	19.6	20.2	9,710	7,872	1,841
2012	9,608	8,025	3,131	2,680	24.6	25.0	9,034	7,705	1,693
2014	9,443	7,902	2,917	2,694	23.6	25.4	8,853	7,639	1,555
2015	9,760	8,106	2,559	2,497	20.8	23.6	9,154	7,864	1,608
2016	10,001	8,341	2,213	2,268	18.1	21.4	9,421	8,097	1,688
2017	10,266	8,559	1,905	2,011	15.7	19.0	9,758	8,369	1,802
2018	10,532	8,795	1,675	1,805	13.7	17.0	10,058	8,643	1,947
2019	10,746	9,034	1,528	1,720	12.4	16.0	10,286	8,903	2,043
2020	10,430	8,773	1,679	1,852	13.9	17.4	10,038	8,729	2,046
2021	10,385■	8,822■	1,700■	1,954■	14.1■	18.1■	10,069♦	8,794♦	2,068♦
Sources	LFS	LFS	LFS	LFS	LFS	LFS	BEL	BEL	BEL

BEL: *Boletín de Estadísticas Laborales*.

LFS: *Labour Force Survey*.

■ Data refer to January-March.

♦ Data refer to January-April.

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