

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 perceptions of the Spanish public on one particular social issue, manifested through opinion surveys. Finally, the third section "Follow-up social data" presents several social indicators related to demography and families, education, health and welfare benefits and services.

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Section I. Spain in Europe

I.1. Inability to meet unexpected expenses remains high

According to the recently released Spanish Survey of Living Conditions, between 2007 and 2013 the percentage of persons not able to meet unexpected expenses has significantly increased in Spain. In 2007, 30.4% of respondents acknowledged this inability. The percentage rose to 41.4% in 2012 and has virtually stayed constant in 2013 (41.1%).

Pensioners and employed workers are the groups less affected by this trend, while unemployed workers and other inactive people (for the most

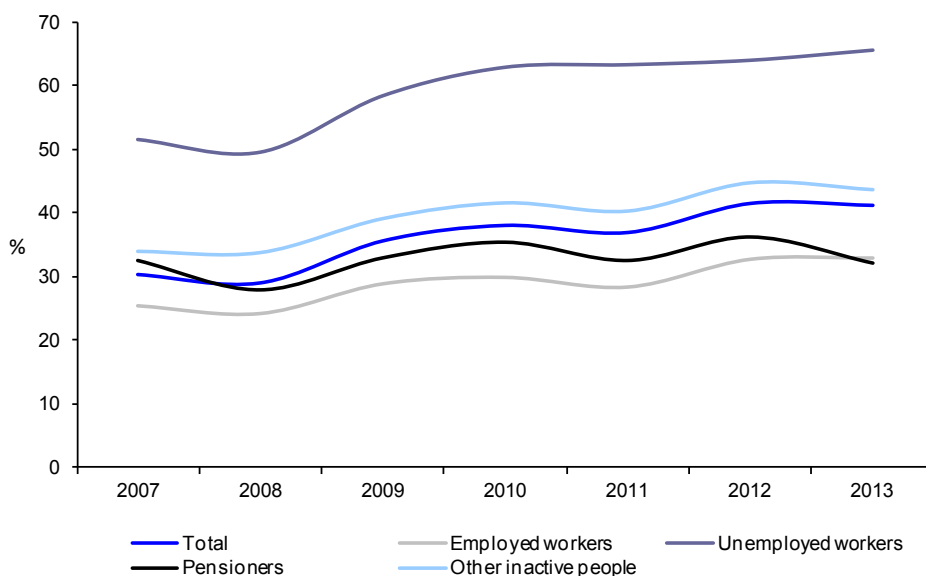
part, students and housewives) are affected the most. In 2007, half of unemployed respondents declared that they failed to meet unexpected outlays; in 2013, the proportion amounted to two thirds (65.6%) (Exhibit I.1).

Significantly lower, but nevertheless substantial, are the percentages of those unemployed workers who in 2013 admitted not being able to afford adequate temperatures in their homes (15.6%), a car (13.8%), a personal computer (13.6%) or one meal with meat, chicken or fish at least every two days (8.1%).

Thus, unemployment in Spain was much worse in 2013 than in 2007, not only because the number of unemployed people soared from less than two million to nearly six million between both years, but also because they seemed to be relatively more deprived than before the crisis.

Exhibit I.1

Inability to meet unexpected expenses by activity (2007-2013)



Sources: Spanish Survey of Living Conditions (ECV), National Statistics Institute (INE).

**1.2. Personal financial cushion:
Diverging trends in European
societies during the crisis**

Spain is not the only country in which the percentage of people lacking a financial cushion to meet unexpected outlays has significantly increased during the crisis. Ireland, Greece, Portugal, Italy and the United Kingdom face a comparable situation. Especially relevant are the cases of Ireland and Portugal. Ireland displayed in 2012 (last available data) the highest percentage of people unable to face unexpected outlays in Europe (56.4%), whereas Portugal has been witness to the highest increase between 2007 and 2013 (from 19.7% to 43.2%).

Germany, Austria, Switzerland and the Scandinavian countries, except for Denmark, have gone through the opposite evolution: the percentage of people

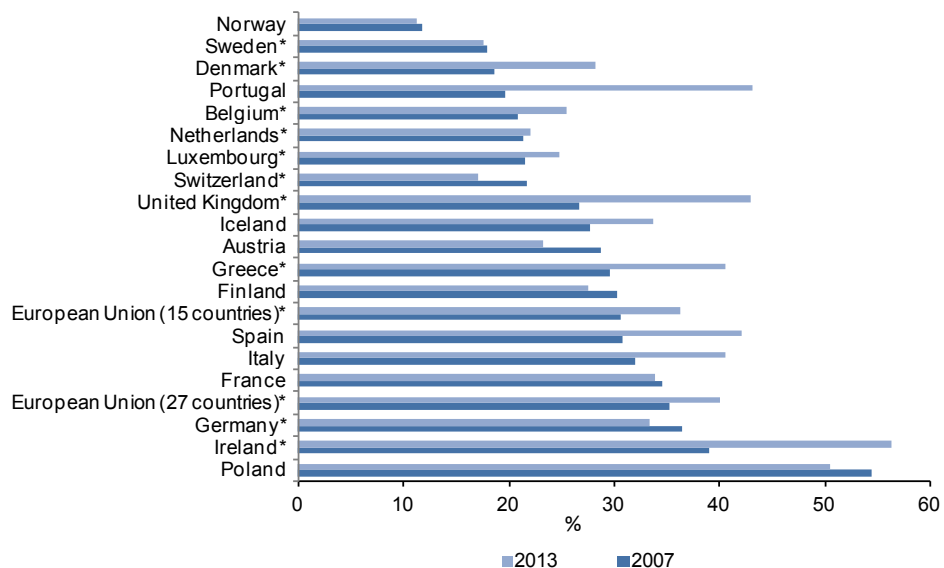
facing difficulties to meet unanticipated expenses has decreased in all these countries. This is also true for Poland, but in spite of this positive development, more than half of Polish people stated in 2013 their inability to meet unexpected outlays, thus standing out among the European societies feeling more extensively economic distress (Exhibit I.2).

**1.3. Spanish households reduce
spending on leisure and recreation**

According to the last Household Budget Survey, Spanish households spent on average 27,000 euros in 2013. During the crisis (2007-2013), average household expenditure has decreased 14.4%. The decline has been particularly significant in goods and services not associated with basic

Exhibit I.2

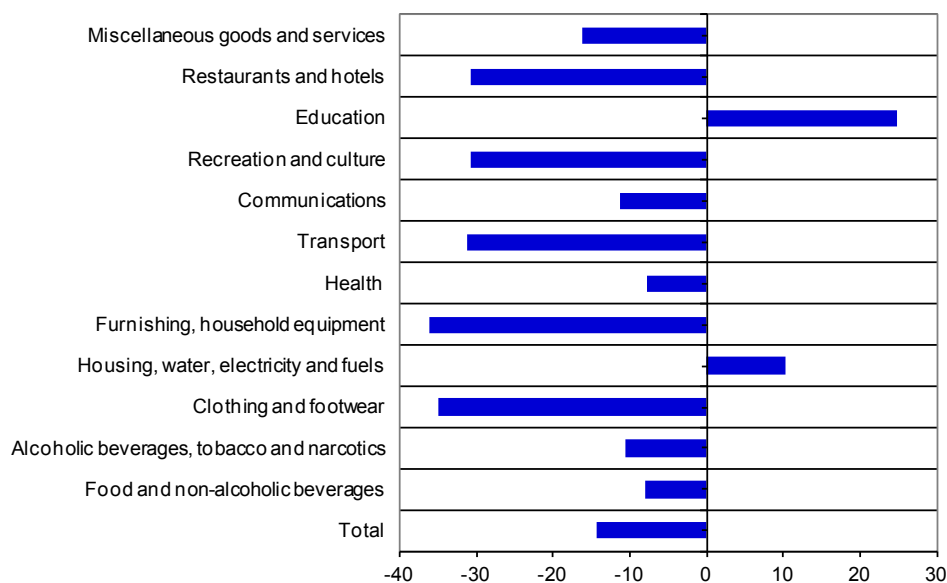
Inability to meet unexpected expenses (2007 and 2013)



* 2012 data.

Source: European Union Statistics on Income and Living Conditions (EU-SILC).

Exhibit I.3a

Evolution of average household expenditure (2007-2013)

Sources: Household Budget Survey (EPF), 2007 and 2013, National Statistics Institute (INE).

needs, like leisure and cultural entertainment (-30.7%), clothes and footwear (-35.0%), hotels and restaurants (-30.7%), furniture and house equipment (-36.0%), as well as transport (-31.1%) (Exhibit I.3a).

Outlays have decreased to a greater extent in those households led by an unemployed worker. Taking average expenditure per capita as an indicator, spending on relevant commodities such as food and non-alcoholic beverages, or transport has notably declined (-14.4% and -29.7%, respectively). However, the cutback is more significant in those goods and services that do not affect basic needs, like clothes and footwear (-47.4%) and hotels and restaurants (-46.3%). Health care outlays per capita also display a major fall in households whose main economic provider is unemployed (-50.3%). Since Spain

has a universal public health care system, the decrease in health care spending hints at savings in services not covered by the state (mainly dentists and opticians), the cancellation or restriction of supplementary private insurance policies¹ or the decreased purchases of pharmaceutical products (a large group of medicines are publicly subsidized, but the list has been abridged in the last years). As a matter of fact, in those households led by an unemployed worker, average education expenditures per capita have remarkably grown (65.8%), thus suggesting that education is perceived as a valuable investment.

The moderation in spending of Spanish households on leisure and recreation has gone hand in hand with a significant increase in the category "housing, water, electricity and fuels" (10.3%), mostly due to price rises. The highest increase

¹ Nonetheless, health insurance policies have resisted the economic crisis rather well, according to statistics of the Spanish insurance sector (www.icea.es).

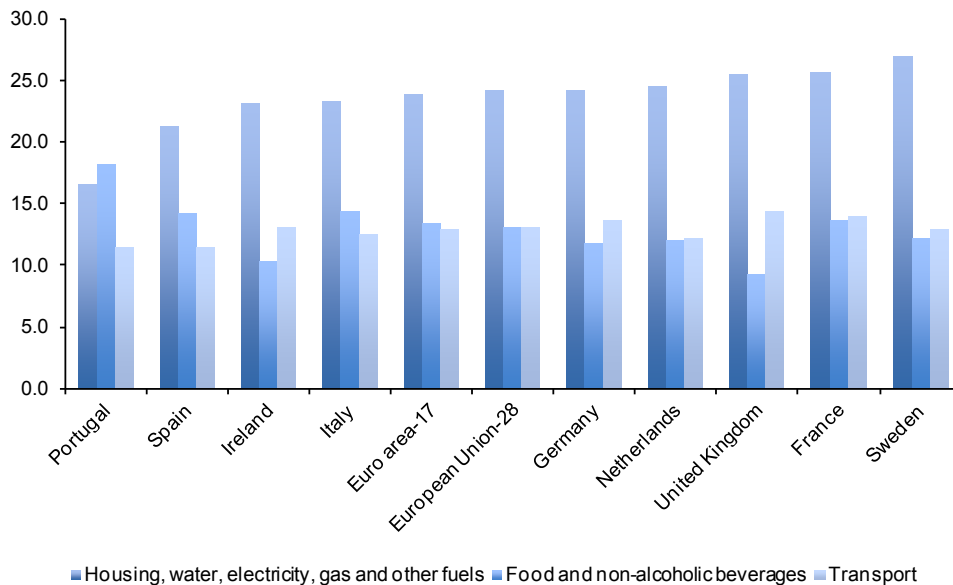
on housing consumption is concentrated in pensioners' households. While average per capita expenditure in all households has increased 17.4% between 2007 and 2013, in those led by a pensioner the increase amounts to 26.3%. Does pension certainty perhaps encourage feelings of economic relief, thus weakening self-restraint and domestic austerity? Against this hypothesis, it may be argued that these outlays in pensioners' households have increased not because retirees feel secure and want to live comfortably, but because more people (for example, other family members) make use of the corresponding home services. This latter argument shows greater compatibility with the evidence that per capita

spending in non-basic goods and services, like clothing and footwear, furniture and household equipment, travel, leisure and restaurants has appreciably decreased in pensioners' households.

Together with food and non-alcoholic beverages and with transport, housing outlays represent the lion's share of the Spanish household budgets. However, spending on housing as a percentage of total household expenditure is, in Spain, below the Euro area average, and somewhat lower than in most Northern and Central European countries, a fact likewise related to the very high homeownership rates in Spain (Exhibit I.3b, 2012 data).

Exhibit I.3b

Final consumption expenditure of households, by consumption purpose



Source: Eurostat.

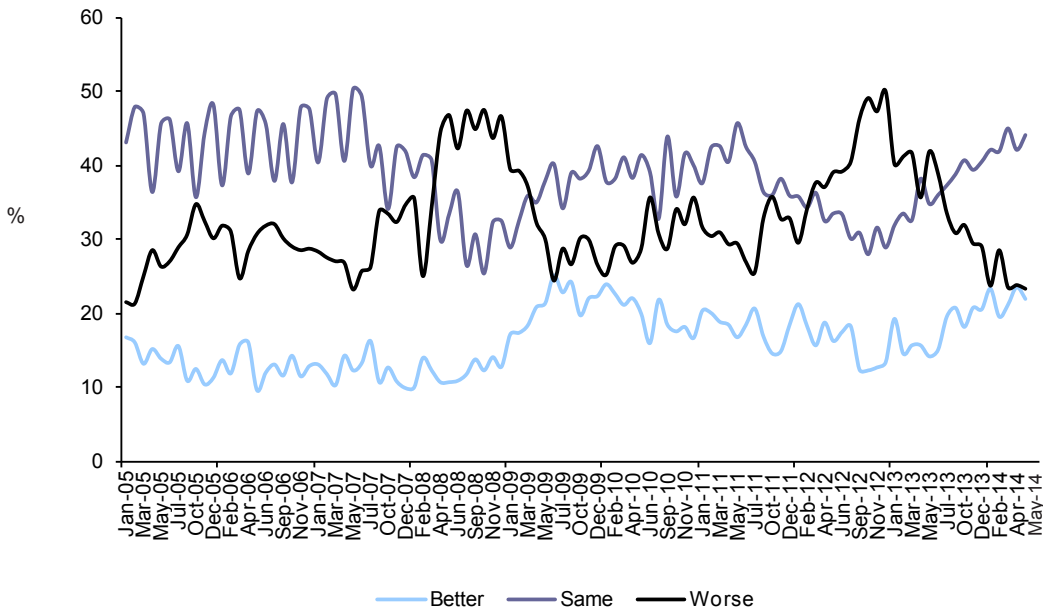
Section II. Public opinion trends

Economic pessimism stagnates, but optimism does not increase

Although very slowly and timidly, the mood of the Spanish population as regards the country's economic perspectives seems to be recovering. Since the beginning of 2014, the percentage of people stating that the country's economic situation will be worse within a year is dropping. In

December 2013, exactly half of all respondents to the monthly survey administered by the Center for Sociological Research (CIS) gave a pessimistic answer; in May 2014, the proportion had shrunk to less than a quarter (23.4%), as shown in Exhibit II.1. Pessimists still outweigh optimists, whose number is rising only sluggishly. But the quantitative difference between both is since March 2014 smaller than it has been since June 2009 (as of this date, the percentage of pessimists has been invariably higher than the percentage of optimists). The rise of people answering that the economic situation within a year will be the same suggests that the transition from pessimism to optimism may often require this intermediate step of skepticism and level-headedness.

Exhibit II.1
Economic perspectives within a year



Question: "Do you think that the economic situation in our country within a year will be better, the same or worse?"
Source: Center for Sociological Research (CIS), Public Opinion Barometers, 2005-2013.

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 entries (EU-27 born) (%)
2006	44,708,964	40.63	16.74	77.71	84.16	47.49	24.63	10.82	840,844	37.57
2007	45,200,737	40.76	16.66	77.79	84.14	47.41	24.55	11.61	958,266	41.69
2008	46,157,822	40.81	16.54	78.23	84.34	47.47	24.49	13.10	726,009	28.40
2009	46,745,807	40.92	16.65	78.63	84.66	47.81	24.61	13.83	498,977	31.98
2010	47,021,031	41.12	16.87	79.06	85.05	48.63	25.03	14.05	464,443	35.54
2011	47,190,493	41.36	17.15	79.32	85.16	49.43	25.51	14.15	454,686	36.87
2012	47,265,321	41.63	17.40	79.38	85.13	50.39	26.14	14.30	370,515	36.32
2013	47,129,783	41.87	17.69	79.98	85.60	50.65	26.64	14.08	342,390	36.55
2014*	46,725,164	42.15	18.06			51.54	27.37	13.41		
Sources	PMC	PMC	PMC	ID INE	ID INE	PMC	PMC	PMC	EVR	EVR

ID INE: *Indicadores Demográficos INE.*

PMC: *Padrón Municipal Continuo.*

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

	Household number (thousands)	Average household size	Households with one person less than 65 (%)	Households with one person older than 65 (%)
2006	15,856.2	2.76	11.6	10.27
2007	16,280.5	2.74	11.8	10.20
2008	16,742.0	2.71	12.0	10.24
2009	17,068.2	2.68	12.6	9.88
2010	17,173.9	2.67	12.8	9.93
2011	17,344.1	2.65	13.2	9.79
2012	17,434.4	2.63	13.7	9.91
2013	17,404.2	2.62	13.9	10.29
Sources	LFS	LFS	EPF	EPF

Table III.2

Households and families (continued)

Nuptiality						
	Marriage rate (Spanish)	Marriage rate (foreign population)	Separations and divorces	Mean age at first marriage, men	Mean age at first marriage, women	Same sex marriages (%)
2006	9.26	9.45	155,628	32.2	29.7	2.08
2007	9.00	8.69	141,304	32.2	29.9	1.56
2008	8.51	8.35	131,060	32.4	30.2	1.62
2009	7.48	8.23	124,594	32.8	30.6	1.74
2010	7.17	7.89	127,682	33.2	31.0	1.87
2011	6.89	7.19	124,702	33.6	31.4	2.17
2012	7.17	6.74	127,160	33.8	31.6	2.04
2013	6.56	6.48				
<i>Sources</i>	ID INE	ID INE	CGPJ	ID INE	ID INE	ID INE

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 (%)
2006	29.32	1.31	1.69	28.36	10.62	
2007	29.45	1.31	1.72	30.25	11.49	
2008	29.30	1.36	1.83	33.16	11.78	55.56
2009	29.60	1.31	1.68	34.48	11.41	57.21
2010	29.83	1.30	1.68	35.52	11.49	58.30
2011	30.12	1.29	1.58	37.37	12.44	59.99
2012	30.25	1.27	1.56	38.96	12.01	61.67
2013	30.91	1.21	1.50			
<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*.

Marriage rate: Number of marriages 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).

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 (%)
2006	32.9	8.4	15.6	25.3
2007	32.5	9.0	15.9	26.5
2008	32.1	9.2	16.1	26.9
2009	31.4	8.7	16.3	26.2
2010	30.6	8.6	17.0	27.7
2011	29.4	7.4	17.6	27.0
2012	28.5	7.5	17.8	26.6
2013	27.3	7.3	18.1	27.7
Source	LFS	LFS	LFS	LFS

Students involved in non-compulsory education

	Pre-primary education	Secondary education	Vocational training	Under-graduate students	Post-graduate studies (except doctorate)
2006/07	1,557,257	665,127	445,455	1,405,894	16,636
2007/08	1,643,016	659,573	451,541	1,389,249	34,695
2008/09	1,763,019	669,021	472,604	1,377,228	49,799
2009/10	1,819,402	692,054	517,344	1,404,115	81,840
2010/11	1,872,829	720,937	555,580	1,445,392	100,963
2011/12	1,917,236	684,176	699,295**	1,469,653	113,061
2012/13	1,900,173	692,558	747,189**	1,450,036***	111,087***
2013/14	1,884,886*	698,057*	784,413*	1,438,115•	109,113•
Source	MECD	MECD	MECD	MECD	MECD

Students abroad**Education expenditure**

	University (under-graduate)	Public expenditure (thousands of €)	Household expenditure (€)
2006		42,512,586	8,244
2007		46,459,265	8,522
2008	10,232	50,880,439	8,505
2009	10,758	53,092,220	8,762
2010	11,766	52,720,999	9,085
2011	13,790	50,714,177	9,194***
2012	16,561	46,789,649*	
Sources	Eurostat	MECD	Contabilidad Nacional del INE

LFS: Labor Force Survey.

MECD: Ministerio de Educación, Cultura y Deporte.

INE: Instituto Nacional de Estadística.

* Provisional data.

** It includes distance vocational education and initial vocational qualification programs.

*** Avance de la Estadística de Estudiantes Universitarios.

• Forecast.

Table III.4

Social protection: Benefits**Contributory benefits***

	Unemployment		Retirement		Permanent disability		Widowhood	
	Total	Average daily gross amount (€)	Total	Average amount (€)	Total	Average amount (€)	Total	Average amount (€)
2006	720,384	24.1	4,809,298	722.7	859,780	731.5	2,196,934	476.7
2007	780,205	25.4	4,863,256	760.0	888,776	760.7	2,225,501	498.3
2008	1,100,879	26.8	4,936,839	814.5	906,835	801.5	2,249,904	529.0
2009	1,624,792	27.7	5,038,861	854.1	920,863	831.5	2,270,283	553.9
2010	1,471,826	28.1	5,140,554	884.0	933,730	849.9	2,290,090	571.7
2011	1,328,020	28.4	5,246,241	915.2	938,491	869.5	2,309,332	586.4
2012	1,381,261	28.7	5,330,195	946.3	943,296	887.3	2,322,938	601.5
2013	1,310,915	27.9	5,451,465	979.5	935,220	907.6	2,336,240	617.6
2014	1,150,609♦	27.4♦	5,527,280♦	993.9♦	930,270♦	913.5♦	2,344,310♦	622.3♦
Source	BEL	BEL	BEL	BEL	BEL	BEL	BEL	BEL

Non-contributory benefits

	Social Security			
	Unemployment	Retirement	Disability	Other
2006	558,702	276,920	204,844	82,846
2007	575,675	270,980	203,401	73,159
2008	646,186	265,314	199,410	64,967
2009	960,888	260,908	197,126	57,737
2010	1,445,228	257,136	196,159	50,876
2011	1,331,316	254,295	194,712	44,457
2012	1,327,027	251,549	194,876	37,651
2013	1,313,986	250,815	195,478	32,066
2014	1,288,699♦	251,308♦	196,954♦	28,331♦
Sources	IMERSO	IMERSO	IMERSO	BEL

BEL: *Boletín de Estadísticas Laborales*.

IMERSO: Instituto de Mayores y Servicios Sociales.

* Benefits for orphans and dependent family members of deceased Social Security affiliates are excluded.

♦ Data refer to January-April.

Table III.5

Social protection: Health care

	Total expenditure % GDP	Public expenditure % total expenditure	Physicians per 1,000 inhabitants	Nurses per 1,000 inhabitants	Medical staff primary health care per 1,000 medical cards	Population over 45 who consider their health "good or very good" (%)
2006	8.4	71.6	3.6	4.1	0.72	51.27
2007	8.5	71.9	3.7	4.4	0.74	
2008	8.9	73.0	3.5	4.6	0.75	
2009	9.6	74.7	3.5	4.9	0.74	
2010	9.6	74.2	3.8	4.9	0.74	
2011	9.3	73.0	4.1	5.5		58.70
2012			3.8	5.3		
<i>Sources</i>	OECD	OECD	INE	INE	INCLASNS	ENS

OECD: Organisation for Economic Co-operation and Development.

INE: Instituto Nacional de Estadística.

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

ENS: *Encuesta Nacional de Salud*.

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