Social welfare systems and inequality in Europe

Closing Spain's social protection gap

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Credits

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Some of the results presented here are based on EUROMOD version I3.0+. Originally maintained, developed and managed by the Institute for Social and Economic Research (ISER), since 2021 EUROMOD is maintained, developed and managed by the Joint Research Centre (JRC) of the European Commission, in collaboration with EUROSTAT and national teams from the EU members. We are indebted to the many people who have contributed to the development of EUROMOD. We are grateful for access to microdata from the EU Statistics on Incomes and Living Conditions (EU-SILC) made available by Eurostat. The results and their interpretation are the author’s responsibility.

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Abstract

European social welfare systems differ considerably across countries in size, structure and their impact on income inequality. Spain's system is smaller, more centred on cash contributory benefits and less redistributive than those in other EU members. Structural reforms focusing on the most vulnerable groups (including households with children, young people and women) could contribute to reducing income inequality in Spain – currently one of the highest in Western Europe. The covid-19 crisis increased job insecurity and could have led to a surge in unemployment. In most European countries, including Spain, unprecedented measures – extending access to and the generosity of social programmes – have been taken to avoid a rise in income inequality in the short run. The regressive effects of the crisis on the labour market may persevere in the long run if adequate follow-up measures are not put in place.

Main ideas

1

Public social spending in Spain makes up 23% of GDP, one of the lowest levels in Western Europe. Furthermore, it is more focused on cash contributory benefits (e.g. pensions and unemployment benefits), which make up 64% of total spending in Spain compared to 52% in the EU-27.

2

In Spain, a larger proportion of cash social benefits goes to higher-income than to lower-income households, in contrast to most EU members. While the distribution of benefits across income groups is quite even in the EU, in Spain a household in the top quintile receives 1.6 times more than a household in the bottom quintile.

3

Spain is one of the most unequal countries in Western Europe, as the distribution of market incomes is uneven and tax-benefit redistribution is not very strong.

4

Structural reforms would be needed to effectively reduce inequality, since small tax-benefit increases would have limited effect on income redistribution.

5

Relative to disposable income, social spending in Spain is lower than the EU average for children (by 38%), for young people (by 45%) and for women (by 16%).

6

Policies introduced to alleviate the economic consequences of the covid-19 pandemic have been effective to fight income inequality in the short run. The regressive effects of the crisis on the labour market may persevere in the long run if adequate follow-up measures are not put in place.

1 Public social spending in Spain makes up 23% of GDP, one of the lowest levels in Western Europe

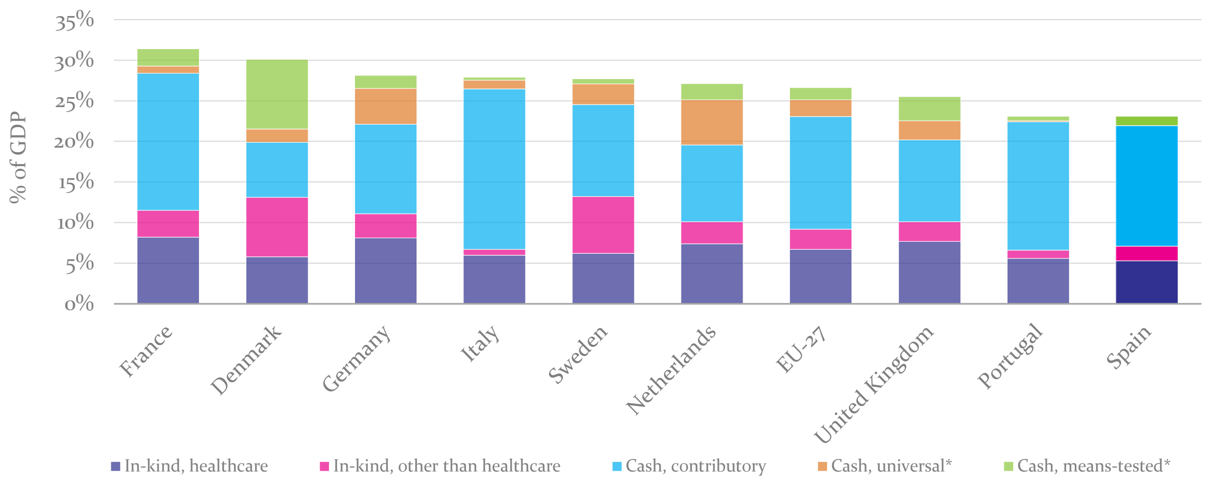
European social welfare systems play a major, stabilising role on economies and societies (OECD, 2020). Social welfare spending accounts for more than a quarter of GDP on average across EU members. Public social spending in Spain makes up 23% of GDP, one of the lowest levels in Western Europe.

The composition of social spending differs considerably across European countries. Spain's social spending favours cash contributory benefits, with a special emphasis on old-age and survivor's benefits, which make up for more than half of total social spending. Several European countries use "layered systems", which combine contributory benefits with universal support for families with children and minimum-income benefits as a lower-level safety net (Immervoll, Fernandez, Hyee, Lee, & Pacifico, 2022).

Social spending on in-kind benefits in Nordic countries is higher than in other countries and reaches areas other than healthcare (e.g., long-term care and childcare). In Spain, in-kind benefits comprise less than one-third of total social spending and most of it is dedicated to healthcare.

Figure 1: Social spending in Spain is lower than the EU average and more focused on cash contributory benefits

Social protection expenditure as a percentage of GDP in 2018



Note: *countries are ranked by decreasing order of total social expenditure as a percentage of GDP. EU-27 refers to 27 members of the European Union since January 2020. Data is provisional for EU-27, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Slovenia, Spain, Sweden, and the United Kingdom.*
**Estimates are based on Eurostat's social spending on cash benefits and EU-SILC data on contributory, universal and means-tested benefits. 'Means-tested' refers to benefits that are non-contributory and means-tested. 'Universal' refers to benefits that are non-contributory and non-means-tested.*

Source: based on data from Eurostat and EU-SILC microdata for 2017, 2018 and 2019.

2 In Spain, a larger proportion of cash social benefits goes to higher-income than to lower-income households, in contrast to most EU members

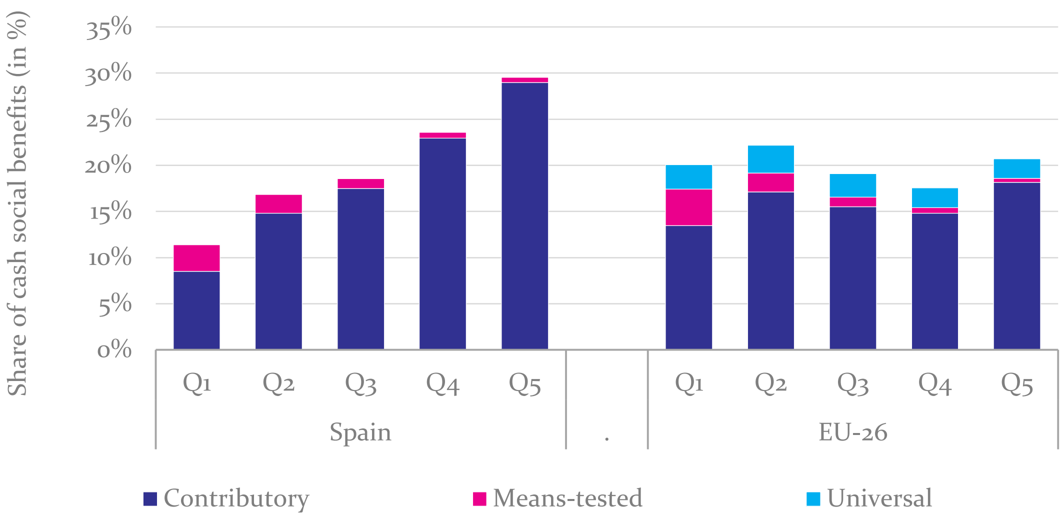
In Spain, higher-income households receive a larger share of social spending on cash benefits than lower-income households. In contrast, the average amount of cash benefits in the European Union is almost the same across income groups. In countries such as Denmark, the Netherlands and Sweden, social spending is higher for households at the bottom of the income scale.

On average, across EU members, contributory benefits are slightly more concentrated at the top than at the bottom of the income scale, with means-tested and universal benefits filling in the gap. In Spain, contributory benefits are considerably more skewed towards the top, with means-tested benefits compensating only a fraction of the gap.

Contributory benefits tend to cover people who paid into the system and exclude those who did not or have not contributed enough to be entitled. In addition, as benefit amounts are earnings-related, people on lower incomes who have contributed and are entitled tend to receive lower payments. Designed for workers with standard and stable work careers, contributory benefits may not adequality protect vulnerable groups, such as people out of work and workers with non-standard jobs who usually have lower household income (e.g. the self-employed, temporary and informal workers, and those who work very short hours) (Immervoll, Fernandez, Hyee, Lee, & Pacifico, 2022).

Figure 2: In Spain, cash social benefits favour higher-income households. In Europe, the distribution is more even, as contributory benefits are less skewed and complemented with means-tested and universal benefits

Share of total social cash benefits received by quintiles of household disposable income in 2018 (%)



Note: *EU-26 refers to 27 members of the European Union since January 2020, except the Slovak Republic. Data refers to year 2018, except for Ireland, which refers to 2016, and Italy, which refers to 2017. 'Means-tested' benefits refer to benefits that are non-contributory and means-tested. 'Universal' benefits refer to benefits that are non-contributory and non-means tested.*

Source: compiled by the author based on EU-SILC microdata for 2017, 2018 and 2019.

3 Spain is one of the most unequal countries in Western Europe, as market incomes are uneven and tax-benefit redistribution is low

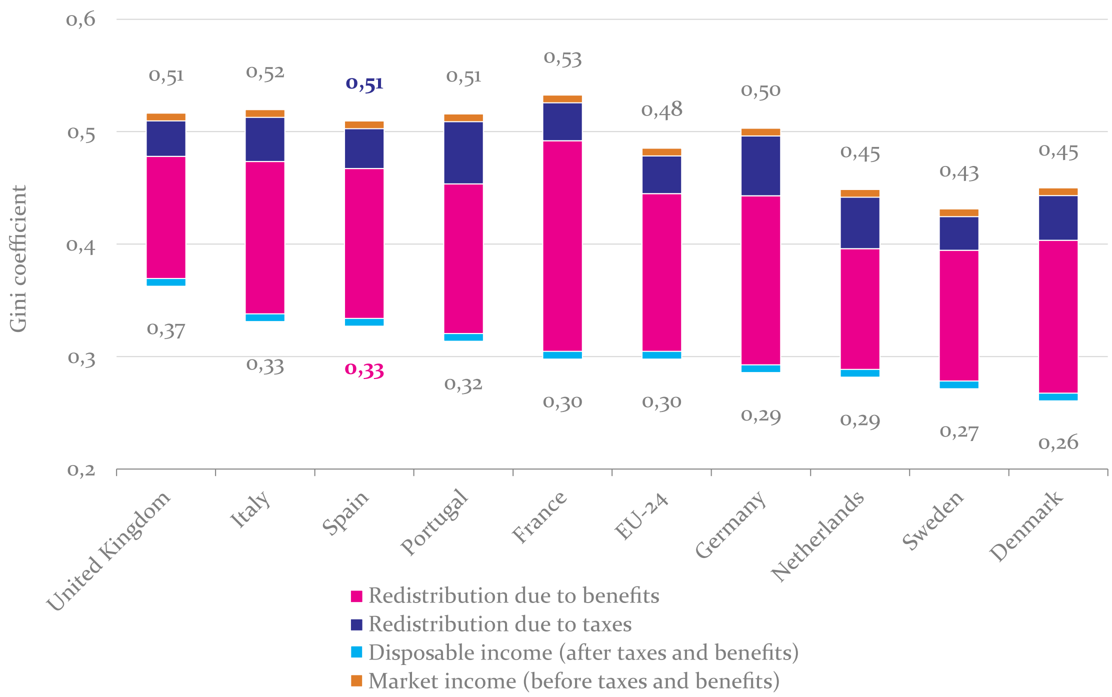
The level of income inequality in a country depends on how incomes are distributed in the market (i.e., incomes from work, business, and property) and redistributed by the tax-benefit system. Spain has one of the highest levels of income inequality in Western Europe (Ayala & Cantó, 2022). While market income inequality is not very different from that of most European countries, except for Nordic countries, Spain's tax and benefit system has a limited capacity for redistribution (Ayala & Cantó, 2020).

Countries like Denmark, the Netherlands and Sweden have relatively low inequality of market incomes. Other countries, like Germany and France, have comparatively higher levels of market income inequality, but also higher levels of income redistribution through taxes and benefits. Together with Italy and Portugal, Spain belongs to a group of countries with levels of income redistribution that are low for the relatively high levels of market income inequality.

Cash benefits account for the bulk of redistribution in EU members – 80% on average – with taxes accounting for the remaining 20%. In Spain, benefits also redistribute more than taxes (78% and 22%, respectively).

Figure 3: Income redistribution in Spain is low for the relatively high disparity in market incomes

Income inequality before and after taxes and benefits (measured by Gini coefficient), 2018



Note: *countries are ranked by decreasing order of inequality of disposable income (after taxes and benefits). Data for 2016 in the Netherlands, 2017 for Denmark, Ireland, Italy, and Germany. EU-24 refers to 27 members of the European Union since January 2020, except Croatia, Cyprus, and Malta.*

Source: compiled by the author based on OECD Income Distribution Database (oe.cd/idd).

4 Structural reforms would be needed to effectively reduce inequality, since small tax-benefit increases would have limited effect on income redistribution

In Spain, small changes in current policies, in the form of tax-benefit increases, would not significantly reduce income inequality. The combined effect of increasing spending on each cash benefit by one percent would bring a very small reduction in income inequality (measured by the Gini coefficient), about half as much as the effect that they would produce in the EU on average.

Old-age benefits play an essential redistributive role by providing incomes for the elderly and accounting for 17% of total household income. But increasing them further would have a small impact on inequality reduction. Increasing old-age benefit spending by one percent would reduce income inequality by two percent. A similar effect on inequality reduction could be achieved by increasing spending on family, housing and social exclusion benefits, despite costing twelve times less.[1]

These results suggest that increasing benefits may not translate into considerable inequality reduction without adjusting the structure of social spending. Following the example of other European countries, robust and well-targeted family, housing and social exclusion benefits could play a role in increasing income redistribution in Spain.[2]

On the revenue side, the inequality reduction effect of an increase in the Spanish personal income tax would be considerable, and of a similar magnitude than the EU average. A 1% percent increase in the personal income tax would reduce income inequality by about 15%. Increases in social insurance contributions typically have a weaker impact on reducing inequality than increasing the personal income tax. A one percent increase of social contributions would reduce income inequality by 2% on average across EU countries. This feature is even more extreme in Spain, as higher social contributions would in fact increase income inequality (Fuenmayor, Granell , & Savall, 2020; López Laborda, Onrubia Fernández, & Rodado Ruiz, 2022).

[1] The combined spending on family, housing and social exclusion benefits in Spain is equivalent to 1.4% of total household income, twelve times lower than spending on old-age benefits (17% of total household income). An increase in their spending by 1% would reduce income inequality by 2.3%.

[2] The new nationwide minimum income programme (Ingreso Mínimo Vital), introduced during the covid-19 crisis, may be a step in this direction (see section 6).

Figure 4: Small tax-benefit increases would have a limited redistributive effect in Spain
Income share and percentage change in income inequality (measured by Gini coefficient) resulting from one percent increases in each tax and benefit component, while maintaining all other factors constant, 2018

Note: for a complete list of benefits under each heading see (Navas Román & Villazán Pellejero, 2021).
Source: compiled by the author based on EUROMOD I3.0+.

5 Social spending on children, young people and women in Spain is lower than the EU average

In Spain, households with children, young people and women receive fewer benefits than the rest of the population. Moreover, relative to average incomes, benefits to households with children, young people and women are among the lowest in Western Europe.

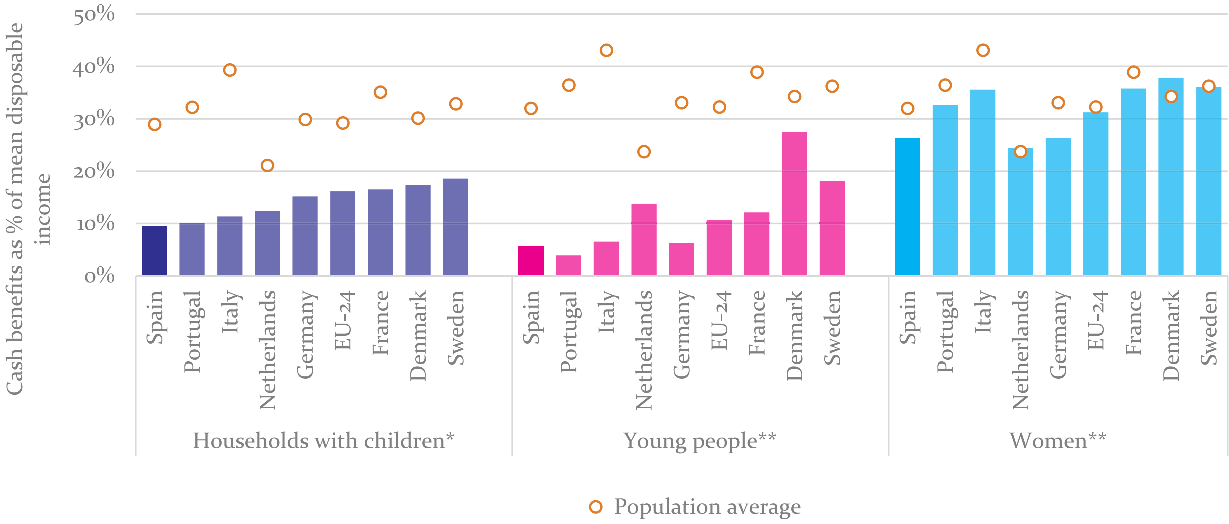
Social spending on households with children is low in Spain and not purposely targeted. Average cash benefit spending on households with children is equivalent to 10% of mean disposable income of all households. This level is well below the rest of the population (29%) and much lower than the EU average (16%). In most countries, benefit spending on households with children comes mainly from family benefits. In Spain, most benefit spending derives from unemployment benefits – thus indicating that their protection is contingent on another social need. But the main support for families in Spain comes in the form of personal income tax reliefs. In Spain, tax reliefs for families with children are, mostly, non-refundable and tend to have little impact on lower income households (Levy, 2003; Cantó & Sobas, 2020; Hernández & Picos, 2021)

Spain's cash benefits are also low for young people (18 to 29 years-old). The average amount of cash benefits received by young people in Spain account for 6% of mean individual disposable income, considerably lower than the EU average (11%). The composition of social spending on young people in Spain is also quite different from other EU members. While housing, social exclusion and family-related benefits tend to be the largest sources of social transfers across the EU, unemployment benefits are the most prominent source of social spending for young people in Spain.

Cash benefits in Spain are also less generous towards women. Women receive fewer social transfers than men and the level (equivalent to 26% of mean individual disposable income) is 16% lower than the EU average (31%). Social spending on cash benefits in many EU members is larger for men than for women. This is driven in part by old-age pensions, which reflect the better paid, longer and more stable work histories of men. Nevertheless, benefits tend to reduce gender income differences – as the benefit gap is lower than the gap for other sources of income (e.g. earnings). Despite a gender pay gap below the EU average, the gender benefit gap in Spain is larger than in most other EU members and the reduction of the gender income gap from taxes and benefits is one of the lowest.

Figure 5: Spain's social spending on children, young people and women is lower than in most EU members

Cash benefits received by households with children, young people and women as a percentage of mean disposable income of all households



Nota: *countries are ranked by increasing order of benefit spending on households with children. EU-24 refers to 27 members of the European Union since January 2020, except Croatia, Luxembourg and Romania.*
For a complete list of benefits under each heading see (Navas Román & Villazán Pellejero, 2021). Following the methodology by (Figari, Immervoll, Levy, & Sutherland, 2011) and (Avram, S. & Popova, D., 2020), cash benefits received by young people and women include benefits paid on the account of individuals (e.g., unemployment benefits), as well as benefits on the account of households (e.g., family and housing benefits), when young people and women are potentially entitled to the benefit (i.e., typically if they do not cohabit with their parents and/or have children of their own). If there are more than one personal potentially entitled to the benefit in the household (e.g., a couple or several young people living together), the benefit amount is split equally among them.
**Average equivalised household benefit receipt expressed as a percentage of overall mean equivalised household disposable income.*
***Average individual benefit receipt expressed as a percentage of overall mean individual disposable income.*

Source: compiled by the author based on EUROMOD I3.0+.

6 Countries introduced unprecedented income support measures to alleviate the economic consequences of the covid-19 pandemic

Countries have taken massive steps to improve access to and the generosity of social protection policies as a response to the economic crisis triggered by the covid-19 outbreak. Beyond providing direct and indirect financial support to companies, most EU members have strengthened policies to support jobs and incomes , including job retention schemes, unemployment benefits and other social programmes.

Most EU members have introduced or extended job retention schemes to preserve jobs at firms experiencing a temporary reduction in business activity. These policies seek to prevent layoffs by alleviating firms' labour costs while supporting the incomes of workers whose hours are reduced. They can take the form of short-time work, temporary layoff schemes that directly subsidise hours not worked, wage subsidy schemes that subsidise hours worked, or top up the earnings of workers on reduced hours. Countries largely expanded existing schemes by simplifying access, extending coverage (including to non-permanent workers) and raising generosity (OECD, 2020).

In Spain, where a job retention scheme was in place already before COVID-19 (Expediente de Regulación Temporal de Empleo - ERTE), the use of job retention schemes has been greatly simplified in response to the COVID-19 crisis (OECD, 2021; OECD, 2022).[3] As a result, job retention support during the COVID-19 crisis peaked at a much higher rate than during the global financial crisis. After the peak, the use of job retention support has declined significantly. As of November 2021, take-up tended to be only somewhat higher than at the onset of the COVID-19 crisis. The decline in take-up not only reflects the reduced need for support but also its increasingly targeted nature. The use of work resumption bonuses in Spain may further have contributed to the reduction in take-up (OECD, 2022).Many EU members improved the accessibility and/or the generosity of unemployment benefits. Those measures primarily benefited jobseekers previously working in standard jobs (i.e. open-ended, full-time, dependent employment). However, some countries (including Spain) temporarily extended access to workers who otherwise would not have qualified for unemployment benefits by relaxing conditions. Spain suspended the minimum contribution period, including for temporary workers. Access to unemployment benefits was provided also to workers who lost their job during the trial period and workers who voluntarily quit their jobs to take on new employment and whose job offer fell through (OECD, 2020). In Spain, these extensions to unemployment benefits were suspended in March 2022 (OECD, 2022).

Several countries also reinforced income support benefits for workers and households not covered by earnings-replacement programmes, such as job retention schemes and unemployment benefits. Measures included relaxing requirements of existing programmes or introducing new (often time-limited) cash support programmes for people in sudden and urgent need or self-employed workers. Spain implemented a new nationwide means-tested benefit (*Ingreso Mínimo Vital*), which complements existing social assistance programmes that are administered by regional governments.

[3] At the time of writing an OECD evaluation of the impact of the COVID-19 crisis across different socio-economic groups and the role of job retention schemes was underway for Spain. A similar report has already been published for Switzerland (Hijzen & Salvatori, 2022)

Figure 6: European countries improved access to and generosity of job retention schemes, unemployment benefits and other social programmes

	Denmark	France	Germany	Italy	Netherlands	Portugal	Spain	Sweden	United Kingdom
Job Retention Schemes									
Pre-existing job retention schemes	✓	✓	✓	✓	✓	✓	✓	✓	
Increased access and coverage	✓	✓	✓	✓		✓	✓	✓	
Increased benefit generosity		✓	✓				✓	✓	
Increased access for workers in non-standard jobs		✓	✓	✓		✓	✓		
New short-time work scheme	✓								✓
New wage subsidy scheme					✓				
Unemployment benefits									
Improved access and coverage		✓				✓	✓		
Extended benefit durations	✓	✓	✓	✓		✓	✓		
Raised benefit generosity								✓	✓
Other measure									
Extensions to means-tested programmes		✓	✓	✓	✓				✓
New targeted cash transfers to specific groups	✓	✓	✓	✓	✓	✓	✓		✓

Source: (OECD, 2020) and OECD Covid-19 Employment and social policy responses by country, http://oe.cd/covid19tablesocial

7 These policies have been effective in the short run, but the regressive effects of the crisis may persevere in the long run

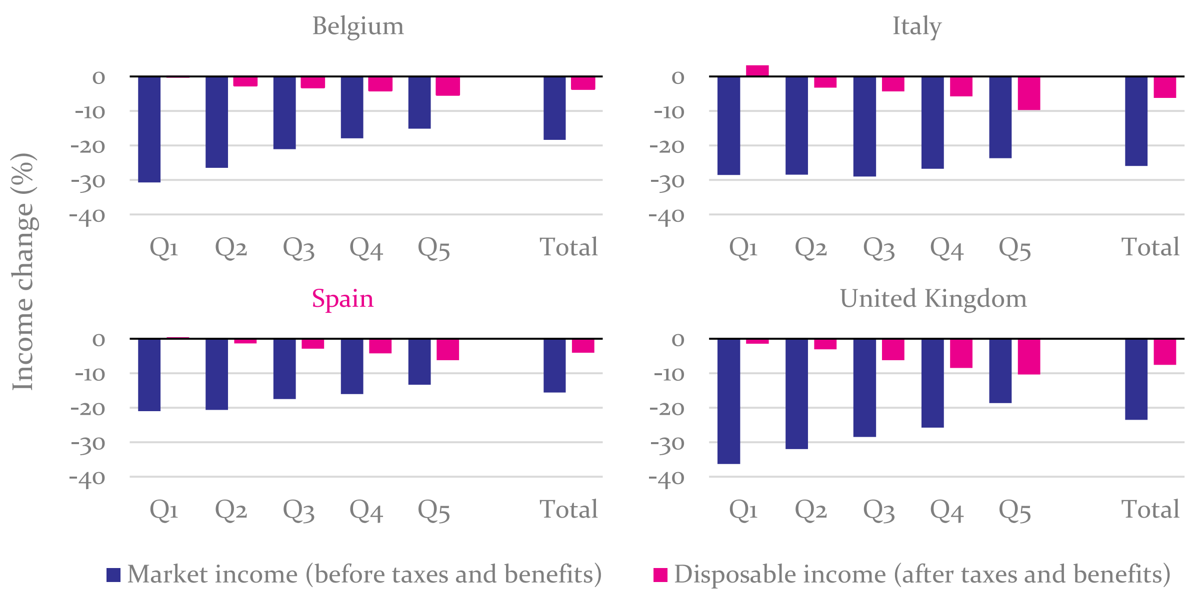
In EU members, government financial support to households and businesses prevented that the sharp decline in economic activity (measured by GDP) had a severe impact on household incomes and unemployment during 2020. In Spain, this situation contrasts with recent previous recessions, where the impact of the economic crisis on unemployment and household incomes was stronger than on GDP.

Preliminary studies for several European countries, including Spain, estimate that income inequalities may have fallen slightly in 2020, as government support more than offset the regressive effect of the pandemic (Almeida, et al., 2021). Recent estimates for Spain suggest that in April 2020 income after taxes and benefits fell by about 5% for households at the top of the income distribution, while remaining stable for those at the bottom – despite a 20% fall in income before taxes and benefits (Cantó, et al., 2021). However, the evidence is still inconclusive. A study using survey data to track income inequality during covid-19 in France, Germany, Italy, and Spain indicates that income inequality initially increased (between January and May 2020) but fell afterwards, leading to an overall fall after September 2020 (Clark, d'Ambrosio, & Lepi, 2021).

Even if short-term policy responses to the pandemic had been temporarily effective to prevent a rise in income inequality, the potential inequality-increasing effects of the crisis on the labour market may persevere in the long run. For example, poorer households have been more exposed to unemployment, which may result in negative long-term effects on their careers (Palomino, Rodríguez, & Sebastian, 2020). Meanwhile, higher-income workers have been more likely to telework, which employers may reward with wage premiums in the future (Stantcheva, 2021).[4]

Figure 7: Tax-benefit policies were effective in protecting lower-income households from the income losses produced at the early stages of the crisis

Income losses due to the covid-19 crisis before and after governments' policy responses, by quintile of household disposable income



Note: *changes (in %) in the equivalised household market and disposable income in 2020, as a result of the covid-19 crisis and governments' policy responses. Income quintile groups are based on the pre-covid-19 distribution of equivalised household disposable income.*

Source: Cantó, et al., 2021.

[4] Little is known about income trends across groups after 2020. More disadvantaged groups of workers have recovered more slowly from the crisis (OECD, 2022), and many emergency policies have been phased out. So, inequality may well have risen since 2020.

Conclusions

Spain's social spending is lower than the EU average and pays more to higher- than to lower-income households. Contributory benefits are considerably skewed towards the top in Spain. Designed for workers with standard and stable work careers, contributory benefits may not adequality protect vulnerable groups, such as people out of work and workers with non-standard jobs who usually have lower household income (e.g., the self-employed, temporary and informal workers, and those who work very short hours). Means-tested benefits, which target lower-income households, fill in a small fraction of the social protection gap in Spain. Spain is one of the most unequal countries in Western Europe. Its levels of income redistribution are low for the relatively high levels of market income inequality. Furthermore, Spain's social spending on households with children, young people and women is lower than for the rest of the population, and it is among the lowest in Western Europe.

Several European countries reduced social protection gaps and increased income redistribution by using "layered systems", which combine contributory benefits with universal support for families with children and minimum-income benefits as a lower-level safety net (Immervoll, Fernandez, Hyee, Lee, & Pacifico, 2022). Following this "layered system", structural reforms focusing on the most vulnerable groups (including households with children, young people and women) could contribute to reducing income inequality in Spain.

In particular, and in line with some of the measures introduced during the covid-19 crisis, Spain may extend the coverage of unemployment benefits to non-standard workers by adjusting the minimum contribution period required for workers more prone to job instability (e.g. young workers, employees with temporary contracts) (OECD, 2020) and strengthening minimum income programmes (OECD, 2017).

Spain could also increase the amount and coverage of cash benefits for families with children or make family deductions to the personal income tax fully refundable (Cantó & Sobas, 2020). Adjustments to minimum and maximum bases of social insurance contributions could also increase progressivity and revenue collection (López Laborda, Onrubia Fernández, & Rodado Ruiz, 2022).

Beyond the scope of policies analysed here, limiting the use of regressive reduced value-added tax rates and exemptions, and reconsidering tax allowances granted for inheritance taxes for the wealthiest could also reduce inequality and improve the effectiveness of the Spanish social welfare system (OECD, 2018; OECD, 2021).

The covid-19 crisis increased job insecurity and could have led to a surge in unemployment. In most European countries, including Spain, unprecedented measures extending access to and the generosity of social programmes have been effective to fight income inequality, temporarily. The regressive effects of the crisis on the labour market may persevere in the long run if adequate follow-up measures are not put in place.

Proposed actions

1

Reforms of the Spanish social welfare system should aim to close social protection gaps by focusing on those who are often poorly or not protected by contributory benefits (e.g. workers with unstable or short employment histories, the self-employed and other non-standard workers). Such reforms must be designed and implemented from the perspective of equality of opportunities across different dimensions, such as gender, age, social background, etc. Special focus must be given to households with children, young people and women, who currently are less protected.

2

The new nationwide minimum income programme (*Ingreso Mínimo Vital*), introduced during the covid-19 crisis, may help to reduce the social protection gaps in Spain, although it focuses on cases of extreme poverty. Ex-post analysis can provide evidence on whether the new scheme was able to overcome some of the challenges faced by the existing income support programmes (e.g. non take-up or regional inequalities).

3

In line with some of the measures also introduced during the covid-19 crisis, Spain may consider extending the coverage of unemployment benefits to non-standard workers by adjusting the minimum contribution period that they are required.

4

Additional measures to close the social protection gaps could include increasing the amount and coverage of cash benefits for families with children. Alternatively, a reform could envisage extending access to family deductions in the personal income tax to low-income households by making them fully refundable.

5

Adjusting minimum and maximum bases of social insurance contributions and reconsidering regressive tax reliefs could also increase progressivity and revenue collection.

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