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Spain's transition to new risks: a farewell to 'superwomen'

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INTRODUCTION

The Spanish welfare state belongs to the Mediterranean regime. As in other Southern European countries, Spain's single most characteristic trait is the crucial role played by the family as an institution of welfare production and distribution of income and services.

A strong household micro-solidarity, manifested in intra-familial pooling of resources and mutual support and care between family members, has allowed high levels of citizens' well-being. The self-reliance of families has traditionally been taken for granted by governments in matters of social care and material support. Family transformations - and within these the changing roles of women - are the main topics of this chapter and serve as the basis for assessing the impact of old and new social risks on Spanish welfare policy.

After a period of international isolation during the rule of dictator Franco (1939-75), the country's full participation in the process of Europeanisation has brought about profound social transformations.² Since 1986 Spain's welfare has converged on the European average. Social spending has grown at a quicker and higher pace as compared to other European countries, but still remains lower than the EU mean figure.³

In the context of globalisation and deregulation, and with the expressed aim of favouring higher economic growth, Popular Party (PP) Governments actively promoted fiscal 'orthodoxy' and the achievement of 'zero deficit' budget during 1996-2004. As a result,

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¹ This is reflected in the lower rates of absolute poverty as compared to other EU countries. In Spain, severe poverty rates (established as having less than a quarter of the mean equivalent household income per head) are lower due to the role of the family as a 'clearing house' in the distribution of material resources. Thus 36 percent of individuals but only 5 per cent of households were categorised as severely poor in 1993 (Carabaña and Salido, 1999).

² Membership in the EEC/EU has also brought increasing incentives for Spain to achieve economic 'real' convergence. Figures of economic growth are significant in this respect: in 1959 the Spanish GDP per head was 58.3 per cent of the EU-15 average; in 1985, 70.6 per cent; and, in 2000, 86.6 per cent. Spain would match the EU mean by the year 2020 if the annual 'catching-up' rate of 0.7 per cent were maintained.

³ According to Eurostat figures, between 1980 and 1993 social spending in Spain grew from 18.2 up to 24.0 per cent as percentage of GDP. However, it fell to 20.1 in 2000, compared with the mean figure of 27.3 for the EU-15. The relative decrease in spending was due, among other things, to higher GDP growth and the lower costs of unemployment benefits as a result of falling unemployment. Expenditure on unemployment benefits dropped from 2.8 per cent of the GDP in 1993 to 1.3 per cent in 2000 (González Temprano, 2003: 57).

governmental programmes were designed for containing the expansion of expenses in public and social programmes, which increased at a lower pace than GDP growth.

From an endogenous perspective, decentralisation and consensus between the main social actors can be regarded as the two most important elements shaping Spain's welfare development. Constitutional decentralisation of powers and a latent process of federalisation have allowed substantial autonomy to the regions, which have expanded social policies and services at both regional and local level. Regional initiatives have shown how sub-national government can play a leading role in welfare policy innovation. Nevertheless, fears have been expressed that decentralisation may increase regional differences in social spending and policy inequality.

Consensual politics have shaped Spain's main political developments since the death of Franco in 1975. During the 1980s and 1990s, the two main governmental parties (PSOE, left-to-centre socialist party, in power during 1982-1996, and PP, right-to-centre popular party, in office from 1996), and their parliamentary allies (mainly the Basque and Catalan nationalists and, since 1993, also the nationalists from the Canary Islands), have followed similar patterns of *diálogo social* in the development of welfare programmes. This general climate of consensus, which was highly successful in the process of post-Franco democratisation, has had effects on the low level of political discussion of welfare reform. Welfare stakeholders tend to be very fragmented and corporatist and have not established stable channels to voice citizens' demands and needs. The level of debate between social partners in Spain is, therefore, low by European standards.

Discussions on welfare reform tend to focus on the economic dimension of social policy, particularly on efficiency and control of welfare expenditure. The main actors often concentrate on requests for funding rather than promoting open debate. At the level of service provision, NGOs have developed an active role within the *welfare* mix, and are now taken into account by public authorities as co-responsible in agenda-setting and management. But in many cases they are not involved in policy-making and lack an appropriate associative infrastructure.

Population ageing and economic immigration have had far-reaching repercussions for social policy. However, it is the growth in women's participation in paid work that has had the greatest impact on developments in Spanish welfare (see Table 1).

FAMILY, WORK AND THE EMERGENCE OF NSR

The interrelation between family and work is visible in the emergence of new social risks (NSR) in a variety of welfare areas. NSR tend to affect social groups at various stages of their life courses along non-lineal trajectories and to crosscut social divisions. Young workers, families with small children and working women are groups mostly affected by NSR. More generally, pressing issues concern care for children and the frail elderly, household gender equality, active labour market policies, 'safety net' programmes, changes in welfare state financing and pension reform.

The growing involvement of women in the formal labour market has important implications for issues of balancing work and family responsibilities and also for the support that families are able to provide to their members. In particular, it affects the traditional help given to those members who lack the skills necessary to find an adequately paid job, in a situation where unemployment among young people remains very high. Reforms designed

to improve the flexibility of the labour market further exacerbate these new risks, because they increase insecurity and uncertainty. We will examine the development of these risks.

'Superwomen' and households: balancing work and family life

The older cohort of women, now aged between 40 and 64, who could only undertake demanding professional activities in the labour market if they were prepared to combine them with traditional unpaid caring work in households, typifies the Spanish 'superwomen'. Not surprisingly, younger Spanish citizens have continued to identify the family as the most important institutional resource for vital satisfaction. Within families, 'superwomen' have contributed to maintain social cohesion in a country in the process of democratic consolidation and with the highest persistent unemployment rate in the European Union. 'Superwomen' have been evident across all Spanish social groups, classes and geographical areas (Moreno, 2002a). Now, however, Spanish younger generations of women seem more reluctant to take on both family care and full-time paid work, resulting in lower fertility and a need for more social provision.

Sustained personal sacrifices made by 'superwomen' in the 1980s and 1990s allowed Spain not only to cope better with welfare retrenchment compared with Central and Northern Europe. Unpaid care within the households also reduced the exposure of Spanish welfare to public expenditure cuts. Governments could then increase spending on welfare programmes not directly related to household and personal services, since the latter were provided by superwomen 'free of charge'. Spain still continues to be the country with the lowest expenditure devoted to families and infancy in the EU-15 (2.7 per cent of the total social spending as compared to the mean European figure of 8.2 per cent in 2000).

Mediterranean families have historically functioned as an effective (though informal) 'shock absorber' across a whole range of policy areas such as social care, unemployment assistance, housing, or social assistance. In contrast with developments in other European countries, there is evidence that internal family support intensified during the 1990s. Within families the role of women has traditionally been pivotal, as they have often cared particularly for children or older relatives at the expense of erratic careers or full withdrawal from the labour market. Such commitment to unpaid domestic activities has usually translated into low rates of female employment as compared to the EU mean. However, the situation is changing if we consider the correlation between a higher level of women's formal education, a growing prioritisation for professional careers and, consequently, a greater female participation in paid work (Alberdi, 1999).

As a result of the reforms implemented mostly in the 1980s, the universalisation of the educational system has meant that 100 per cent of the population in the 4-15 years age group has access to nursery, primary, and secondary schooling. In 2001, relatively and absolutely, more women than men were under education in all primary, secondary and university stages (INE, 2003). These educational shifts massively increase women's chances to compete in the labour market, but impose additional pressures on 'superwomen' who traditionally bore a heavy domestic burden.

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⁴ This is reflected in the Mediterranean rites of passage and social reproduction. In 1986, for instance, more than two thirds of young people aged 20-29 were still living with their family of origin in Greece, Italy and Spain (72 per cent in the latter). By 1994, the proportion had increased: 71 per cent in Greece, 78.5 per cent in Italy and 79 per cent in Spain. These latter figures compared to 44 per cent in Germany, 41 per cent in France and 36 per cent in the United Kingdom (Fernández Cordón, 1997)

Low fertility and women's labour participation

'Superwomen' are not only found among skilled, middle-class and highly-educated social groups. There are also examples of unskilled and low-educated 'superwomen' who chose to keep both household and professional commitments. They wanted to avoid low income or to maintain their more 'expensive' lifestyles and, after getting married,⁵ a second salary in the household was welcomed. 'Dual earner' families have proliferated across the Spanish social ladder, and now account for more than half of Spanish couples of working age.

Cultural changes in peoples' value systems are key elements influencing the relationship between paid work and family life, and ought to be considered as main explanatory variables relevant to the latest demographic transition in Mediterranean countries. Individualisation of lifestyles and prioritisation of professional concerns by both men and women have resulted in a sharp decline in fertility rates. The Spanish birth rate halved between 1976 and 1998. In 2001, 75 per cent of all persons in the age group of 25-29 years were singles, whereas in 1977 they were 35 per cent. An increasing refusal by young men and women in their twenties to commit themselves to family formation has been noticeable in the last decades.⁶

Postponement of motherhood and the decreasing number of children can be identified as the reason why the fertility rate in Catholic Spain was the lowest in the European Union in 1998 with 1.07 children per woman.⁷ Spanish couples seem to have opted more for the 'quality' than the 'quantity' of the family. Large numbers of women with higher levels of formal education who can have access to better, but also more competitive and demanding, jobs, simply choose not to have a second child.

In Spain around half of all births are first children. Low fertility rates in Spain should not be understood, however, as evidence of a declining interest among younger Spanish women in maternity. Younger generations of women continue to express a great desire to become mothers (9 out of 10, in the age group of 15-24 years, and 8 out of 10 in the 25-29). Half of all the women of childbearing age surveyed (excluding those with physical impediments) stated that they wished to have children (INE, 1999).

Increased women's participation in the formal paid labour market is an important factor in explaining not only low fertility rates but also changes in welfare arrangements. Large numbers of younger women are expected to enter the labour market in the near future. Although the activity rate for women aged between 25 and 54 was only 29.1 per cent in 1976, by 2003 it had jumped to 66.0 per cent (see Table 1). As a whole, Spanish female

⁵ Marriage continues to be the preferred way for Mediterranean men and women to create a family. In 1997, only 14 per cent of the Spanish population considered 'living together without being married' as the preferred option (CIS, 1997). In 1999, nine out of ten married women in Spain were mothers whereas only 5 per cent of unmarried women had children.

⁶ The mean age for marriage for women had risen from 23.4 in 1980 to 26.9 in 1995 (Castro Martín, 1999).

⁷ This was a figure provided by a macro survey carried out by the Spanish *Instituto Nacional de Estadística* (National Institute for Statistics) and which referred to an ill-defined 'structural fertility rate' (INE, 1999). The rate calculated in the 2002 Census was slightly higher at 1.26 children per fertile woman, but remained the lowest - together with that of Italy - in the whole of the European Union (INE, 2003).

⁸ However, the 'child gap' (ratio of actual over desired number of children) was 0.5, or half the 'ideal' figure of offspring, in Mediterranean Greece, Italy and Spain (Esping-Andersen, 2002: Table 2.10).

activity rate in 2003 was still lower (46 per cent) than the mean figure for EU-15 (56 per cent). For the period 1993-2003, however, Spain's rate had increased most within the European Union (Eurostat, 2004). In contrast to other EU countries, a negative correlation between female participation in the labour market and fertility rates persists.

Table 1 Female activity rates in Spain (1976-2003)

Age	1976	1980	1985	1990	1995	2000	2003
groups	1970	1900	1903	1990	1995	2000	2003
16-19	48.57	39.97	31.97	30.25	21.77	20.78	18.4
20-24	53.49	54.71	54.53	61.20	57.95	57.27	56.36
25- 54	29.07	30.40	35.62	47.87	56.47	63.50	66.01
+55	13.84	11.24	10.05	8.99	8.46	8.80	9.68
Total	28.53	27.77	28.96	34.56	37.86	41.73	43.15

Note: Data collected annually on every 4th term, except for 2003 (2nd term).

Source: Spanish Active Population Survey (EPA).

Where 'superwomen' took on both paid employment and domestic responsibilities, they often managed to accomplished two-working days in one throughout a good deal of their lives. The absence of shared domestic work by other family members also meant sacrifices and long hours of commitments both inside and outside the home. Indeed, the position of Mediterranean women worsened with an increasing burden of responsibilities tout court and also because their limited involvement in policy-making usually translated into discriminatory outcomes (Trifiletti, 1999, León, 2001). In the case of Spain, an emphasis on women's individual civic and political rights has often left aside the interconnection between domestic and out-of-the-household dimensions, something which is to be put into perspective against the political background of Francoism (Salido, 2002).

The current generation of working-age mothers is the first one with a majority of its members in paid work. They cannot simply reproduce past behaviour and, therefore, they have displayed innovative ways and means to deal with the 'reconciliation' of households and jobs. A brief examination of the family strategies deployed to sort out this 'impossible situation' (Nicole-Drancourt, 1989) is illustrative of the transitional phase households are facing concerning NSR.

Family strategies, household gender equality and 'de-familisation'

For Spanish 'puzzled fathers' the preservation of their professional careers is no longer the sole, paramount objective around which the family is mobilised. Women's labour concerns have become as important, if not more decisive, than men's occupations.

⁹ The female activity rate in the public sector in 1997 was 39.4 per cent as compared to the mean figure of 47.0 per cent in the EU. Note, however, that in 1986 there was a difference of 12.8 points, which has been reduced to 7.6 points. The proportion of female civil servants within the 25-29 age group was already 105 for every 100 male public employees by 1990 (Salido, 2000).

The main family strategy of Spanish couples is to count on 'substitute mothers', usually a family or kin member living nearby. Three-quarters of the working mothers have a close relative living in the same town; in more than half of the cases it is their own mother (Tobío, 2001). Help provided by 'granny-mothers' has become indispensable for Spanish working mothers, who can rely on them without reservations. Moreover, 'granny-mothers', as surrogate mothers, eliminate any feeling of 'guilt' working mothers might have as they engage in paid employment.

The transfer of caring responsibilities from young parents to grandparents or relatives has traditionally reinforced the cultural bases of the model of 'family and kin solidarity' in Southern Europe (Naldini, 2003). However, such family micro-solidarity perversely permits a limited and usually passive state intervention, in many cases 'unfriendly', towards working mothers.

Two interrelated issues have emerged in debates about advancing gender equality and mobilising women into paid work: (a) the lack of external support for family life (child care facilities, personal social services and parental leaves), and (b) the unequal sharing by family members of domestic responsibilities within the household. Since 1995, maternity leave in Spain covers up to 16 weeks with full salary for employees who are members of the contributory social security system (social insurance). Fathers may take up to 4 of the 16 weeks of maternal leave. Both working parents may have their respective leaves at the same time or successively, but in practice these last options were taken up by only 1.3 per cent of those entitled in 2001 (Salido, 2002).

Debate is gradually gaining political momentum in Spain on policies of what some authors regard as a process of 'de-familisation' 10 It has been argued that women must previously be 'commodified' as a first step to 'de-familisation' (Orloff, 1996). These processes should be mainly accomplished by state intervention. In Spain there is an ambivalent and uneasy relationship with top-down statistic policy-making. In political terms, *dirigiste* state intervention in family matters often recalls the authoritarian policies of Franco's dictatorship (Valiente, 1995).

In cultural terms, debates on 'de-familisation' in a country where mothers typically taught their daughters to assume domestic activities as a female responsibility - in the belief that household management would effectively provide women with power to become the real 'bosses' within families - are sensitive (Guillén, 1997). Discussions of 'women-friendly' policies necessarily involve the re-definition of household roles in the sharing of domestic work. In 1996 women worked on average 4 hours and 30 minutes more than men did in household activities. In 2001 the difference had been reduced by 17 minutes. At this rate, it would take 80 years for the time spent by women and men in housework to become equal (MTAS, 2003: 46).

Some analyses sustain that there is no 'revolution' in the private field of couple's relations, and that the traditional model might persist despite unstable and gradual changes (Gutiérrez Sastre, 2002). The promotion of choice whether to engage in unpaid or in paid

¹⁰ The expression 'de-familisation' is subject to no little critique. It is generally meant as externalisation of household domestic work and is regarded as a 'win-win' - or 'positive sum' - strategy for the development of national 'sheltered sectors' of personal social services (Esping-Andersen, 1999).

work continues to be a dilemma of far-reaching consequences in Spain. It influences not only women's family and working lives but also a good deal of NSR policy-making.

In recent years, new legislation has aimed at reconciling paid work and family life through 'positive discrimination' targeted on female employees (*Ley de Conciliación de la Vida Familiar y Laboral, 39/1999*). Following the approval of the Law 39/1999, two other related pieces of legislation regulated maternity leave and introduced a new risk benefit during the time of pregnancy, as well as maternity/paternity leaves concerning premature births, or post-birth hospitalisation. Since 2003, an annual tax break amounting to Euros 1,200 per child under the age of 3 years has been made available to all working mothers affiliated to the social security system. Beneficiaries can cash monthly the corresponding amount as an anticipated payment, which is adjusted in the annual tax return.

All these public interventions may be regarded as 'modest' measures in facilitating a degree of conciliation between work and family for female employees. They indicate nevertheless a growing concern by society as a whole, and the political parties in particular, about the issues raised by the NSR. Concerning services of day care provision it is unreasonable to foresee that 'granny mothers' will continue to be central actors in the main family strategy of Spanish working mothers. Such arrangements will not disappear overnight. However gradual the transition, considerable public effort must be addressed for the provision of care for children of working mothers but also for the frail elderly (see below).

Youth unemployment

Unemployment has long been identified as the leading social problem in Spain, the country with the highest level of joblessness population in the EU. Some observers continue to be puzzled by the stable social situation in the country, particularly concerning groups like younger people, despite the fact that unemployment rates for those aged 20 to 24 are 40 per cent for men and 45 per cent for women. Two main factors are relevant: high spending on unemployment benefits (12.5 per cent of social spending in 1999, over twice the EU average (EU 2002: 56); and the support of family and household networks of micro-solidarity.

The Spanish labour market is characterised by formal rigidities, costly redundancy and high hiring costs. Historical factors must also be taken into account (Gil Martín, 2002). The 'emergence' of informal tax-free employment remains one of the main challenges in bringing employment conditions in Spain into line with those of its European counterparts. According to a much-criticised memorandum elaborated by the European Commission in March 1998, the 'underground' economy of Spain was estimated between 10 and 23 per

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¹¹ Among these: (a) the consideration of women as a priority group for labour hiring on permanent bases, and allowing an increase of this kind of contracts from 36,6 per cent of total contracts in 1997 to 44 per cent in 2001; (b) the 'cost zero program', which establishes an exemption in the payment of social contributions for new job contracts of substitution for maternity leaves; (c) insertion programmes for unemployed women; (d) the promotion of female entrepreneurs; or (e) the transformation of the 16-week parental leave into a family right rather than a disability entitlement (Salido, 2002).

¹² According to some simulations, Italy and Spain would need to produce annual growth rates for day coverage three times higher than Denmark (standing at 57 per cent after three decades of sustained development), if they were to comply with the EU goal of reaching 60 per cent of female employment by the year 2010 (Esping-Andersen, 2002: 62-3).

cent of its GDP against a European average of between 7 and 16 per cent (Moreno, 2001b).

Within this general context, families continue to provide stability and security for the young unemployed. These can often maintain lifestyles and have family emotional support without the pressing need to take up jobs. However, one problem that is bound to 'mature' in the future is the inability for these young unemployed people to complete working biographies so that they can have later access to 'old risk' entitlements of income maintenance and contributory pensions. On the other hand, the implicit intergenerational family pact by which older members usually transfer resources and material support to younger members is becoming increasingly 'untimely', as life expectancy rises continuously, and younger families increasingly face material difficulties in 'standing on their own two feet'. Family formation is postponed and the trend to low fertility is reinforced.

Activation and job insecurity

Social actors, particularly, trade unions, continue to press for activation policies that would enable NSR groups (especially first job seekers) to have access to 'good quality' jobs, while employers' associations maintain their well-know complaints about the rigidities of the formal labour market and the high labour costs which damage competitiveness. The former seem to be more concerned with the preservation of passive policies for the adult working population, but they also request public policies for 'more, new and permanent' jobs. Employers and corporations have usually adopted a cautious stance of 'wait-and-see' to assess how new legal frameworks for activation policies could be consolidated.

Spanish Governments have tackled the activation of labour mainly by promoting new forms of employment contracts in an attempt to help companies to create new jobs. This approach fails to understand that regulations do not always constitute 'the' compelling variable for the creation or destruction of employment in Spain (e.g. half a million jobs were created in 1987 and 400,000 were destroyed in 1993, under identical labour legislation). Certainly, governmental actions do influence the kind of jobs created, and in particular the security or otherwise of the workers who have access to them. Such an area of government intervention is important for the expansion of NSR, as developments in the Spanish formal labour market plainly show.

Training and workforce activation - introducing and modifying different sorts of job contracts so as to cut down labour costs and to improve incentives for hiring workers - have been strengthened in recent decades. However, most new jobs have been created on a temporary basis and many are of a precarious type, as they do not generate stable working biographies for the achievement of contributory entitlements and full social rights.

In fact, the immediate effect of deregulatory policies in recent years has been an exponential rise in the number of temporary and part-time occupations (in 2002 the temporality rate stood at 30.6 per cent, which was highest in Europe and more than three times the EU mean). New contracts have benefited from fiscal subventions, but they have often consolidated the

spurious practice of formalising *de jure* temporary contracts which replace *de facto* permanent working positions (Moreno, 2000).¹³

As in other European countries, labour market activation seeks to counteract the perverse effects produced by the weakening of job security. In this respect, reforms are designed to meet problems of the welfare state that creates further difficulties for the lower skilled and labour market entrants. In turn, the emergence of these new social risks put further pressures on the family, which is losing - in a gradual but unequivocal manner - its traditional capacity as 'shock absorber'.

LEGACIES AND REFORMS: THE DEVELOPMENT OF POLICY

NSR overlap with 'old' risks but do not necessarily 'replace' them. Both types of risks coexist in advanced welfare democracies. Trade-offs between them allow for different welfare arrangements. In this section, a review of recent developments and future policy reforms in Spain is carried out with reference to the state/market/family triangle of welfare arrangements and, in particular, those issues related to new risks in work, households and personal care.

The *diálogo social* has been a consensual practice among the political and social actors throughout the period of transition to democracy and democratic consolidation in Spain. These consensual practices produced a landmark agreement, known as the *Pacto de Toledo*. The main parliamentary political parties (PSOE, PP, IU and CiU) worked out a pact which was ratified by the Spanish Parliament on April 6, 1995, and formed the basis for important reforms of the Spanish welfare state.

The Pact aimed principally at reinforcing the contributory nature of the Spanish system of social security (social insurance) and ensuring that welfare finances were stable and could extend universal programmes further. The major reforms aimed at a clear division between contributory social security (funded by both employers and employees), and universal noncontributory benefits (paid for through general taxation), provision for benefit up-rating and procedures for review of the system. Among other reforms to be put into effect later, there would be two general regimes within the social security system for paid labour and selfemployed people. A reserve fund would be established from the annual surplus of the contributory system. Voluntary early retirement would be discouraged by reductions in pension entitlement, except in cases of industrial re-structuring or after expiry of entitlement to unemployment assistance benefits. Disability pensions would be brought within the general scheme. Means-tested supplements financed from general taxation would be paid to families whose contributory pensions did not reach a minimum level. Pensions would be up-rated in line with price increases, and voluntary and complementary private schemes were to be encouraged through tax incentives for occupational provision. Pension calculations were to be based on a minimum contributory period of fifteen years by 2001.

Pensions

¹³ According to a report by the trade union UGT based on data by the INEM (National Institute for Employment), nearly 30 per cent on all temporary contracts were for periods shorter than one month (*El Mundo*, 24 August, 2003).

Pension reform has practically 'monopolised' the debate on welfare reform in Spain in recent times, to the detriment of other areas of social protection. Consensus has been the constant rule with regard to the preservation of the 'pay-as-you-go' pension system. An agreement reached in July 2003 between the political parties on the future development of the Toledo Pact seemed to confirm such a consensual approach.

The pension system in Spain expanded to universal coverage during the period of democratic consolidation, economic restructuring and an acceleration of population ageing. All these factors made the problem of balancing spending and resources difficult. Pension spending is projected to increase from 9 per cent of GDP in 2000 to about 15 per cent by 2050, when the contributory social security system deficit would reach six per cent of GDP. France, Germany and Italy, by contrast, are expected to reach 16 per cent much earlier, in 2030. However, due to strong job creation in recent years, and the increasing numbers of new employees affiliated to the social security system, room for financial manoeuvre seems greater, in contrast to the difficulties faced by other European countries. The ratio of contributors to pensioners rose sharply from 2.06 in 1996 to 2.41 by 2002.

According to the views of the main political parties, there are no risks in the Spanish 'pay-as-you-go' pension systems in the foreseeable future. It is regarded as solid and secure and its reform is a question of 'reinforcing' the current system of inter-generational solidarity, supplemented by private systems as an addition. For the trade unions a key issue in its eventual course of reform would be the attitude of NSR generations of young people whose work experience is insecure employment. Accordingly, they fear that the advocates of developing alternative private systems could win the ideological debate. If these younger generations confront as 'normal' a situation of precariousness at work, they might assume that welfare individualisation would be a better deal for securing their retirement pensions. Left-wing parties and trade unions argue that the development of individualised private pensions would undoubtedly generate new risks for those with inadequate contribution records, as developments in the UK are showing in some cases.

Provided that public opinion would continue to support the solidarity of the public social insurance, the current 'pay-as-you-go' system would be maintained at least until 2015, and no big policy changes are foreseen in the near future. Subsequently, and assuming that the demographic pressures are realised, most experts propose the implementation of a mixed pension system with the aim of implementing a 'three-pillar' system (basic state pension, individual private plan, and occupational scheme). While pension reform itself concerns the stabilising of an 'old risk' programme, the changes may generate NSR by toughening entitlement rules. For example, it seems 'inevitable' to many Spanish social actors that old-age contributory pensions should be calculated on the basis of the entire working life of the beneficiary instead of the period of the last 15 years as at present. Similarly, agreement seems to be almost unanimous concerning the need to put the 'brake' on the current momentum of early retirement, as well as reintroducing 70 as the 'standard' retirement age. ¹⁴

Welfare financing

¹⁴ In fact, flexible retirement has already started to take place. Civil servants may now work until the age of 70. At present, half the workers in the General Regime of the Social Security System who should have retired at 65 are already retired by the age of sixty (Rodríguez-Cabrero, Arriba and Marbán, 2003).

The response to NSR has been influenced by the system of welfare finance. Following the provisions of the Toledo Pact and the subsequent Act on the Consolidation and Rationalisation of the Social Security System (24/1997), a process of clarification was set in motion by which costs regarding health care and non-contributory social assistance and services were to be met by general taxation. The process of separating the sources of financing was not fully achieved by the deadline of 2002, although separate spheres patterns for contributory and non-contributory spending were delimited.

Loans granted by the state or, in other words, public debt allocated to the social security system had traditionally been made for covering budgetary deficits mainly with relation to health care provision. However, in the year 2000, and as a result of these financial modifications, health care benefits of the National Health Service (INSALUD), running costs of the Institute of Social Services and Migrations (IMSERSO), and family protection services were financed entirely by state general revenue. The proportion of the INSALUD budget financed from contributions fell from 20.8% in 1995 to zero by 2000 (Mitxelena, 2002).

The gradual separation of revenue sources has led to surpluses in the contributory system since 1999, which have been transferred to a Reserve Fund, earmarked to cover future financing shortfalls, and to strengthen the long-term viability of the 'pay-as-you-go' public pension system. In July 2003, the Fund's resources amounted to Euros 8 billion, or 1.3 per cent of the annual GNP (Rodríguez-Cabrero, Arriba and Marbán, 2003).

At present, there are no major financial concerns in the social security system in view of the considerable rise in new employees affiliated to the social security. The arrival of immigrant workers in growing numbers, and the increasing participation of women in paid work account for the financial health of social insurance in Spain. Potential for employment growth in Spain in the coming years is also very considerable.

Table 2: Territorial Distribution of Public Expenditure in Spain (%)

	1981	1984	1987	1990	1993	1996	1999	2002
Central	87.3	75.7	72.6	66.2	58.3	58.9	56.2	48.7
Regional	3.0	12.2	14.6	20.5	25.8	26.9	28.2	35.5
Local	9.7	12.1	12.8	13.3	15.9	14.2	15.6	15.8

Notes: (a) The strong increases in regional spending between 1999 and 2002 resulted from decentralisation of responsibility for education and health.

(b) Spending on social insurance pensions is excluded.

Source: MAP (1997) for years 1981-90, and MAP (2002) for years 1993-2002.

The mesogovernments of the 17 Comunidades Autónomas have so far been emerging actors with a clear vocation for policy innovation, something with major financial implications. The process of decentralisation and the transfer of powers and services from the central state to the regional state, together with fiscal federalism arrangements, have allowed the public budgets of the Comunidades Autónomas to grow very considerably.

The regional level increased their share from 3 per cent of the total Spanish spending in 1981 to as much as 35.5 per cent in 2002 (see Table 2). If public spending is a good indicator of the level of regional autonomy (Watts, 2001), then it should be concluded that the Spanish model can be compared to those European countries with a formal federal structure such as Austria, Germany or Switzerland (Moreno, 2001a).

Labour flexibility and job creation

The 1994 Labour Reform encouraged labour market flexibility by eliminating rigidities on part-time employment regarding maximum daily and weekly hours and the absolute ceiling of two-thirds of standard full-time hours. The social actors were involved, in consultations on the Spanish National Action Plans of 1998 and 1999, which followed European guidelines in putting the emphasis on a higher degree of labour market flexibility. In parallel, the mesogovernments of the *Comunidades Autónomas* have been promoting their own employment plans and implementing policies to allow for arrangements for working-time flexibility agreed at the regional level.

On November 1998, the central government and the main trade unions signed an agreement on promoting stable part-time employment, following the consensual practices of *diálogo social*. This agreement established regulations to facilitate, for example, permanent intermittent employment and replacement contracts combined with early retirement. A combination of flexibility with protection of part-time workers, the voluntary election of part-timers, and equal treatment in relation to full-time work was sought. However, the employers' association (CEOE) refused to sign the agreement, a fact that helps explain why the numbers working part-time have remained stagnant since 1995, around 8 per cent of the labour-force (Gil Martín, 2002).

Labour reform in 2001 modified the regulation of part-time work in line with employers' preferences, for example, eliminating the ceiling on part-time hours (previously set at 77 per cent of a standard full-time contract) and allowing a more flexible distribution of working hours. Trade unions and the left-wing political parties were convinced that the new rules would damage employment conditions for the more vulnerable social groups instead of promoting non-discriminating forms of stable part-time contracts, and vigorously opposed them.

The European Employment report stressed the precariousness of employment in Spain, particularly the high percentages of low paid/productivity and 'dead-end' jobs (European Commission, 2001). The proportion of 'dead-end' jobs in the Spanish labour market were the highest in Europe and well above 20 per cent of all jobs. 'Dead-end' jobs and low paid/productivity jobs together were close to 40 per cent of the workforce. For workers in these jobs it was difficult to find transitions into better quality jobs, and to avoid risks of social exclusion, since they were not entitled to social benefits due to inadequate contributory records. The main problem persisted as most low-paid work was regulated by vulnerable fixed-term contracts.

A dual labour market has developed between permanent and fixed-term contracts. Such a duality does not necessarily mean social segmentation if there were enough transitions between sectors, and it were a response to the different labour demands of the economy. However, in the Spanish case the duality is demand-based and, as pointed out earlier, relatively independent of regulatory changes. The political implications relate, thus, to how the costs and benefits of flexibility are distributed between different groups of employees

and what the criteria and institutional arrangements are that affect the transitions between sectors (Arriba and Ibáñez, 2002). In this context, the existence of public 'safety nets' which enhance social cohesion and could eventually function as a 'trampoline' for those jobless citizens in periods of job transition or permanent unemployment is essential for both labour activation and social citizenship.

Low-income and public 'safety nets'

With an expressed aim of activation and social insertion, means-tested 'safety net' benefits for low-income groups have been implemented as responses to the increasing insecurity of the 'new poor' population and for groups which lack the traditional family support. Despite its fragmented nature and the overlapping of contributory and non-contributory systems, near-universal coverage in social assistance has been consolidated in a dual system of welfare provision, financed by social insurance and general taxation respectively (Arriba and Moreno, 2005).

Some low-income benefits are paid to people already receiving contributory pensions (Social Security Minimum Pension Supplements), or to unemployed people who have exhausted their contributory unemployment benefit period (Social Assistance Benefits for the Unemployed); other benefits in cases of the Non-contributory Social Security Pensions, Family Benefits of the Social Security and Regional Minimum Income (see below) subsidies can be claimed with no previous contribution to the social security system. Most of these cash benefits take into account the aggregate level of household income in determining eligibility. Further to this, some subsidies are differential benefits that increase existing income to an established minimum, whereas others are provided as final amounts.

All these benefits provide cash amounts which are lower than the legally established minimum wage. In other words, they provide a lower protection to beneficiaries than that they could get were they to be active and employed in the formal labour market (the minimum wage, or *Salario Mínimo Interprofesional*, amounted to Euros 516 per month in 2002). The contributory principle is the main criterion around which the different subsystems are organised and, thus a relationship with the formal labour market background of the beneficiaries is established. All of those applicants to low-income benefits who have secured a sufficient contribution to the social security system can have better contributory benefits (retirement pensions, disability and survivors', as well as unemployment benefits). When the contributory record of the claimant has come to an end (unemployment), or is insufficient (pensions), which is the case of many NSR groups, means-tested benefits are supplemented so that a legally-established minimum can be reached.

The 'unilateral' reform intended by the Aznar *Decretazo* (super-decree) in May 2002 was based upon the idea that public benefits should be only available for unemployed people who are actively seeking jobs. Beneficiaries were not permitted to refuse a job offer within broad criteria, designed to encourage social and geographical mobility. After the fierce opposition of the trade unions, and the 'success' of the general strike in June 2002, the PP Government retreated from the most controversial aspects of the decree although the workfare philosophy remained.

¹⁵ The third lowest in Europe. However, the number of workers with a minimum wage was very small compared with other European countries: around 2 per cent or 165,000 employees.

Within the Employers' Confederation there is no monolithic position as regards social benefits for low-income citizens. Some affiliated organisations in densely industrial areas have expressed their support for the implementation of both occupational training programmes and 'decent' minimum income schemes for socially excluded groups. ¹⁶ Accordingly, public authorities should increase spending on social welfare and to develop services for groups who find social integration and particularly access to the labour market difficult. Trade unions and NGOs tend to put the emphasis on the 'unsuitability' of Anglo-Saxon assumptions that individuals should be solely responsible for their poverty or exclusion. They insist that such an approach is inappropriate in the case of the labour markets in Southern Europe (Rodríguez-Cabrero, Arriba and Marbán, 2003).

Regional autonomy and policy innovation

During the 1980s and 1990s, the Spanish regions, or *Comunidades Autónomas*, became main protagonists in developing social services and programmes of social assistance. The process of deep decentralisation and latent federalisation has allowed for a great number of competencies and powers in the area of welfare provision to be transferred to the regions. The *Comunidades Autónomas* have been particularly dynamic in the development of new welfare programmes such as the minimum income programmes for insertion (RMIs).¹⁷

Decentralisation has made interplay between political and social actors at the regional level possible. Different actors shaped the design of the RMI programmes, although the mesogovernments were the main protagonists from the beginning of the implementation process. In fact, no explicit popular demand had been expressed in any of the *Comunidades Autónomas* for the implementation of the RMIs, before approval by regional parliaments. The institutional factor making relevant the issue of the minimum income guaranteed was precisely the constitutional entitlement for the regions to exercise their political autonomy.

The main trade unions supported these programmes. They pursued a different course of action from the traditional pathway of negotiation and eventual agreement at the national level. Confrontation between the central government and the trade unions led to negotiation at the regional level. All the pacts subscribed between the mesogovernments and the trade unions (CCOO and UGT) between autumn 1989 and spring 1990 included the establishment of programmes of minimum income. In parallel, a number of NGOs and civil society associations committed themselves to support the RMI programmes. Such a mobilisation reflects the interaction between welfare and territorial politics which is a cornerstone for the future shaping of social policy in Spain.

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¹⁶ This is the case of the CEIM (*Confederación Empresarial de Madrid*) in the Madrid Region (5,2 million inhabitants), which has great influence over other employers nationally since a high number of large scale industrial and financial enterprises are concentrated in the metropolitan area around Madrid (Rodríguez-Cabrero, Arriba and Marbán, 2003).

¹⁷ Between 1988 (Basque Country) and 1995 (Balearic Islands), the Autonomous Communities elaborated and implemented their regional programmes of minimum income guaranteed (RMIs) for low-income families, designed to facilitate the social insertion of recipients. Such benefits were intended to provide monetary resources to those citizens potentially active in the labour market confronting situations of need. In 2000, nearly 80,000 families with around 200,000 members, or 0.5 per cent of the Spanish population received these benefits (Arriba and Moreno, 2005).

Care for the dependent elderly

The passing and implementation of a long-term care law for the dependent elderly has been acknowledged to be necessary by the majority of political parties, trade unions and social organisations (NGOs). However, no agreement has been reached to incorporate it into the political agenda once and for all. Dependency of the frail elderly is bound to be aggravated because of the current transformations in the family informal care system.¹⁸ Women continue to be the overwhelming majority of informal carers (83 per cent), and institutional care only is provided to around 3 per cent of the dependent population (half in nursing homes). Care provided by friends, neighbours and private caregivers is simply residual. Private care provided by economic immigrants, mainly Latin Americans, is increasing as a main support to many middle-class and professional women primarily in urban areas.

The pressing need to confront long-term care problems has led to an overall response on the part of the *Comunidades Autónomas* with the implementation of a variety of schemes (health, social, mixed). Once again the mesogovernments have proved to be very dynamic and responsive but concerns have been expressed about further regional fragmentation and inequalities in service provision. One option for the future is legislation by the central Parliament, establishing a new entitlement within the social security system. Alternatively, 'fine-tuning' among regional social services could be promoted through a general law that would guarantee central state funding, but which would not 'invade' the exclusive jurisdiction of regional governments in social assistance.

In the meantime, the growing burden put on women as informal carers for both elderly and young family members has made political parties advance initiatives and proposals mainly for electoral reasons. Other than some legislation passed in order to facilitate the conciliation of paid work and family life analysed above, central governments policies have mostly been targeted on tax relief for carer households. In parallel, private companies have become increasingly 'aggressive' in order to capture services for the care of the elderly which have traditionally been within the public domain or, in some cases, have been provided by non profit-making NGOs. The shortfall in social services for the family remains significant.

Political debate on long-term care may be gaining momentum since it is regarded as the single area with widest financial implications for welfare development in the future. In a country like Spain, where caring activities have been mostly met by women's dedication within households, implications will be high in political terms. The question remains whether to opt for a 'minimal' assistance model with a growing role for the profit-making private providers or either for a comprehensive model of social protection with external public support for family members.

CONCLUSION: FROM PRIVATE AFFAIR TO PUBLIC CONCERN

In all the areas analysed in this chapter, family changes are the main thrust for welfare renewal and constitute major challenges for NSR categories and groups. In the last

¹⁸ Although the majority of elderly people live independently, those who are dependent live with a main caregiver permanently (59 per cent) or temporarily (16 per cent). In terms of care, 76 per cent of dependent elderly people get all the help they need, 8 per cent receive some care and 16 per cent do not demand any personal care. Most families (87 per cent) supply informal care unassisted, and only 20 per cent of caregivers receive any payment (Rodríguez-Cabrero, 2002b)

decades sacrifices made by the Spanish 'superwomen' have kept functional the state/market/ family triangle of welfare production and distribution. However, younger women do not appear to be willing to take on the role of informal and 'free-of-charge' household carers which confronted members of the previous generation. These combined full paid work and demanding domestic duties. What was considered to be a 'women's issue' can no longer be coped with 'behind-closed-doors'. Such a development would imply a substantial re-orientation in citizens' attitudes, perceptions and expectations: care and well-being would be viewed as a general concern of society as a whole and not solely as a 'family responsibility'.

Extra sacrifices made by Spanish 'superwomen' in the last decades have allowed not only a greater degree of gender equality for future generations and a general climate of social cohesion and economic prosperity, but they have indirectly challenged the political agenda on how Spanish welfare should be structured. New social risks, most of which crosscut family life (care for children and elderly, young unemployed or young working parents) are most affected. There is a serious vacuum in provision emerging as the hyperactivity of 'superwomen' gradually vanishes. Private providers and, to a lesser extent, consortiums of non-profits NGOs are prepared to fill in the gaps of these NSR areas.

The traditional non-participation of women as relevant actors in political debates and policy-making is changing: 36 per cent of the MPs in the Congress of Deputies are now women. After the Socialist victory in the 2004 General Election, gender parity was established in the Government. However, controversy on NSR policies mainly concern political parties and has been generally focused on economic aspects rather than social concerns (cohesion or solidarity). Other social actors and welfare stakeholders, such as trade unions, employers' associations or NGOs, have followed a general pattern of consensual agreements and have avoided open confrontation on matters which imply radical change in welfare settlements.

The greater stress on labour market flexibility is leading to a job market model where insecurity is 'part-and-parcel' of expectations, particularly among young people. In this way social exclusion derives not only from unemployment (highest in EU-15) but also from increasing uncertainty in work. Debates on NSR affecting younger family members, for instance, remain in the fringes of public debate as there is a public perception of economic euphoria which somewhat conceals the risks faced by these 'minority' groups and their implications for the future. If anything, debates on these issues are considered to be in many cases matters of 'expert' concern.

An important institutional factor conditioning NSR developments in Spain is the proactive role for welfare development assumed by the mesogovernments of the *Comunidades Autónomas*. It is expected that the regions will continue to have a crucial input in reforms related to long-term care and personal social services, as many of these matters fall within their constitutional competencies and policy-making. However, it remains to be seen whether the Spanish regions can sustain high levels of autonomous social expenditure. Budgetary decentralisation could give rise to strained relations between central government and mesogovernments, or could confirm allegations of increasing inequalities in services provided by the regions.

Potentialities for policy innovation by the regions ought not to be regarded as leading inevitably to a growth in territorial disparities. ¹⁹ So far the 'demonstration effect' between the regions has proved to be a great 'equaliser' in terms of welfare policy output. In this respect, Spain's new welfare seems to validate the thesis that countries with fragmented political institutions and a decentralised state organisation may move faster and be more responsive in the development of NSR polices. Spain's experience also shows how the emergence of gender and family issues into the political arena generates pressure for major changes in the Mediterranean social welfare settlement.*

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¹⁹ Territorial imbalances account for only around 10 per cent of the personal inequalities and this proportion has tended to decrease during the 1980s and 1990s. Personal redistribution produced by the impact of direct taxation, social contributions and monetary transfers has greatly reduced regional disparities in Spain by between 25 and 34 per cent (Moreno, 2002b).

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