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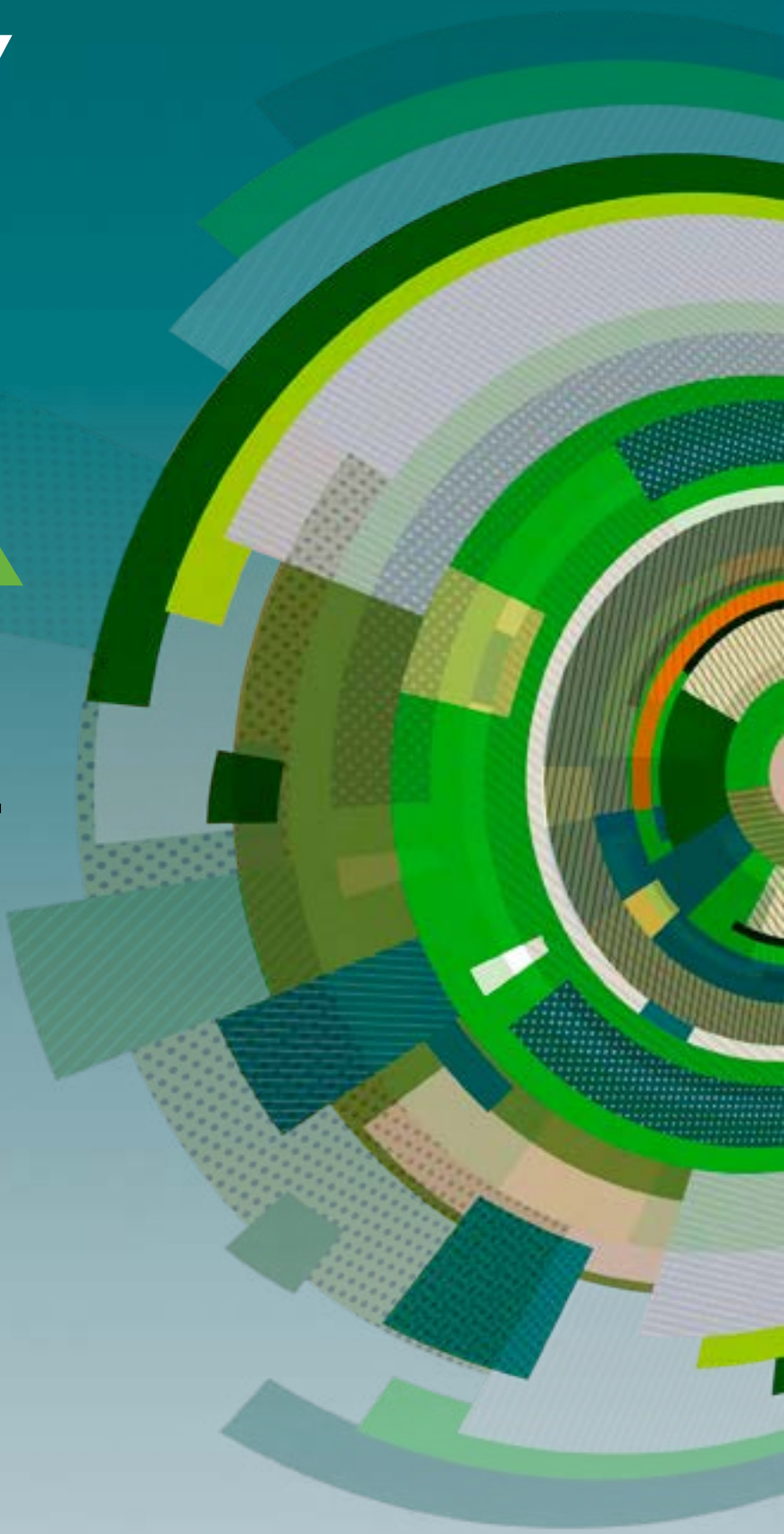
# SUMMARY

# IX REPORT ON EXCLUSION AND SOCIAL DEVELOPMENT IN SPAIN

2025



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# IX REPORT ON EXCLUSION AND SOCIAL DEVELOPMENT IN SPAIN

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# Introduction

Spain is experiencing a historic moment of profound complexity. After decades of rapid transformations which have completely reshaped its social, economic and territorial structure, the country finds itself at a crossroads defining not only its present, but also the horizon of possibilities for the coming decades. Macroeconomic indicators suggest recovery and growth, but beneath the apparent surface of prosperity lies a structural malaise affecting all aspects of collective life. This contradiction of economic growth coexisting with social vulnerability, institutional stability coexisting with democratic disaffection and technological modernisation accompanied by community fragmentation, constitutes the core of what we might call contemporary Spanish "society of unease".

The IX FOESSA Report responds to the need to understand this contradictory and complex reality, to offer a rigorous analysis allowing not only to interpret the processes underway, but also to identify the necessary levers for a transformation placing social justice and the common good at the centre of our collective project. This is not a neutral academic exercise, but rather an intellectual endeavour committed to building a fairer society focused on the common good.

The six chapters which make up the report offer a comprehensive overview of Spain today in relation to the world we live in, addressing everything from the most profound transformations in the social structure to the most pressing challenges in public policy, including a detailed analysis of the processes of exclusion, the dynamics of inequality, the challenges facing the welfare state and the crisis of confidence in democratic institutions. Each chapter is a fundamental piece of a complex puzzle which can only be understood as a whole, where the common threads—structural precariousness, unequal generational impact, the housing crisis, social fragmentation and the urgent need for a paradigm shift—weave a coherent narrative about the challenges and possibilities for transformation in our society.

## A society transformed from its foundations

The first chapter takes us into the structural transformations which have reshaped Spain in recent decades. The traditional class structure has been radically fragmented, with a significant erosion of the middle classes and the virtual disappearance of the traditional working-class identity. This social atomisation has led to a proliferation of multiple identities hindering the construction of common projects and collective solidarity.

Spain has simultaneously undergone a historic demographic transformation, becoming one of the main recipients of European immigration, while facing a fertility crisis where structural barriers, job insecurity, housing crisis and the feminisation of care prevent women from fulfilling their reproductive desires. The female labour revolution has been spectacular, but it has not translated into a redistribution of domestic work, perpetuating the overload of the "second shift".

Job insecurity has become normalised, affecting almost half of the working population, while the development model generates contradictory situations: empty homes, used as second residences or for tourism, while large sections of society face serious problems in accessing housing. At the same time, Spain has a structural ecological deficit highlighting the unsustainability of the economic model if it were to be applied globally. All these processes shape a "society of unease" which, despite apparent economic growth, experiences profound structural problems, but nevertheless maintains a capacity for resistance and a desire for change, expressed in various cycles of social mobilisation.

## The crystallisation of structural inequality

The second chapter delves into how these transformations crystallise into persistent patterns of inequality. Job insecurity is emerging as a systemic phenomenon, while the polarisation of employment, growth in extreme occupations and weakening of intermediate positions is accelerating with artificial intelligence, posing urgent challenges threatening to widen the social divide.

Wage inequality is proving to be structural, with gaps becoming particularly entrenched between generations, shattering expectations of progress. Spain maintains levels of inequality significantly higher than the European average, demonstrating that growth does not reduce gaps without active redistributive policies. Housing has become a determining factor redefining the social structure even more than income.

Poverty has become more chronic and multidimensional, hitting children particularly hard and, paradoxically, spreading to sectors of the working middle classes who are experiencing increasing material deprivation despite economic growth. The concentration of wealth is intensifying, with a small fraction of the population accumulating a growing share of total wealth, while large sectors have few assets, with housing being the main driver of this wealth polarisation.

Income instability prevents millions of households, especially the most vulnerable, from planning for the future, making Spain an extreme case of economic fragility in the European context. Family background

continues to be a determining factor in life opportunities, refuting meritocratic rhetoric and demonstrating that social mobility continues to be conditioned by inherited economic, cultural and social capital. Territorial differences remain virtually unchanged, creating a persistent map of regional inequality, while the necessary energy transition paradoxically exacerbates inequalities by disproportionately impacting the most vulnerable households.

### The progressive accumulation of fractures in social exclusion

The third chapter analyses social exclusion as a multidimensional, dynamic and structural phenomenon requiring comprehensive understanding. After two decades of rigorous monitoring, a worrying dynamic has emerged: each crisis widens the social divide and subsequent recoveries fail to close it completely, leaving a cumulative residue of vulnerability. Severe exclusion remains significantly above pre-crisis levels, affecting millions more people than at the start of the historical series.

The labour market has lost its traditional capacity to protect and include, becoming a space of polarisation where highly skilled jobs coexist with precarious jobs. Unintentional bias, contractual instability and low wages prevent people from building sustainable life plans, to the extent that a significant proportion of employed workers live in social exclusion, demonstrating that employment is no longer a guarantee of integration.

The analysis debunks the myth of passivity among people experiencing exclusion: the vast majority of households experiencing exclusion actively resist, working where they can, mobilising inclusion strategies and participating in training programmes or social services. The problem does not lie in a lack of individual will, but rather in the fragmentation, insufficient personalisation and inadequate scaling of public integration mechanisms. Without decisive investment in guidance, training and cross-sector coordination, activation becomes more of an endless cycle than an effective way out.

Housing is emerging as the new determining factor of inequality and a key factor in the dynamics of social exclusion. The rental market has become the main route to residential exclusion due to increasing economic inaccessibility combined with a dramatic shortage of public social housing. The housing crisis reflects not only supply problems, but also a structural shift in which housing has ceased to be a guarantee of stability and has become an object of speculation.

Educational analysis reveals a worrying shift: compulsory education no longer protects against social exclusion and the "firewall" against poverty has shifted to post-compulsory levels of education, significantly increasing the risk of severe exclusion for those who do not complete these studies. At the same time, the digital divide acts as an invisible wall in a hyperconnected society, where a significant proportion of vulnerable households live in a "digital blackout" which reinforces and amplifies all other forms of exclusion.

Health has become a mirror of inequality, with diagnoses of mental health problems among the severely excluded population more than doubling the national average, while healthcare waiting lists and barriers to access particularly undermine care for the most vulnerable households. Social relationships emerge

as both a protective and risk factor, constituting the axis articulating and giving meaning to the other factors influencing the dynamics of exclusion-inclusion, but showing a weakening multiplying loneliness among the most vulnerable sectors.

### The welfare state under strain

The fourth chapter reveals a welfare state which, despite strong public support, is subject to multiple pressures threatening its sustainability and effectiveness. Geopolitical pressures, privatisation trends, the commitment to European rearmament and the weakening of the tax system create a complex scenario in which the post-pandemic social momentum risks being reversed.

The third sector constitutes a large but invisible social infrastructure in public debate, carrying out tens of millions of interventions annually and mobilising a huge number of volunteers. At the same time, the commercial provision of services such as supplementary pensions and private healthcare, acting as a complement to the public system, reinforces existing social inequalities by benefiting, above all, those with greater economic capacity to access these services.

The sustainability of the model is threatened by a climate of ideological polarisation where structural fiscal mistrust is reflected in partisan agendas which weaken the social consensus necessary for its adequate financing. This tension is particularly evident in the healthcare system, which is progressively weakening amid accumulated structural fractures and growing privatisation dynamics, while health inequalities stubbornly persist despite decades of formal universality, demonstrating that equal access does not automatically guarantee equitable outcomes.

The care model faces the historic challenge of transitioning from the private family sphere to a truly community-based responsibility in a context of rapid population ageing, with funding which is clearly insufficient compared to the European average and which perpetuates the feminisation of care and its structural precariousness. Housing has become a critical axis of social exclusion requiring a decisive, structural and coordinated public response to definitively prioritise its dimension as a right over its consideration as an investment asset and object of commodification.

The pension system requires much more than technical financial adjustments. It needs to build a solid and lasting intergenerational pact based on sufficient resources and renewed social legitimacy.

Despite representing a historic advance by significantly expanding previous coverage, the minimum living wage remains trapped in a logic of selective inclusion due to multiple structural barriers which dramatically limit its transformative scope as a genuine universal foundation of social citizenship.

The integration of the migrant population must cease to be the "forgotten link" and become the nerve centre of the new cycle of migration policy, moving beyond purely defensive or labour-based approaches to actively build intercultural citizenship. Social services face the challenge of radically redefining themselves, moving from a logic focused on mere subsistence to their role as instruments of social connection, community inclusion and strengthening of relational capacities.

The pending tax reform stems from a structural and unsustainable contradiction between growing social demands for protection and an outdated, fragmented and insufficient tax system. All of this requires moving beyond the classic model in which the state alone assumes responsibility for welfare, advancing towards a new social pact based on intelligent and coordinated co-responsibility between the state, the market, families and the community, where each actor assumes different but complementary roles in the service of a cohesive and just society.

### The erosion of social and political trust

The fifth chapter addresses the crisis of legitimacy facing Spanish institutions and its corrosive impact on social cohesion. The legitimacy of the welfare state depends not only on its ability to guarantee social rights, but fundamentally on the strength of the democratic system supporting it. However, large sectors of the population perceive that democracy has lost its effectiveness, responsiveness and genuine connection with society, fuelling a progressive disaffection which erodes civic engagement and active political participation.

Persistent corruption, a clear inability to resolve structural problems such as access to housing and a growing feeling of not being listened to by institutions reinforce a deep mistrust of institutions. This situation creates a disturbing reality: while there is broad and stable social support for essential public services, the effective willingness to finance them through taxation follows a much more volatile and fragmented trajectory, revealing a serious fracture in the principle of reciprocity which should underpin the social contract.

The network of personal ties is progressively weakening, showing high trust within close circles but very low trust towards strangers, creating a society of fragmented ties. At the same time, participation in associations and community life is declining, while poverty dramatically exacerbates social isolation, breaking support networks and weakening the solidarity necessary for real community cohesion.

Spanish youth are deeply pessimistic about their future, which is structurally marked by endemic job insecurity, insurmountable difficulties in accessing housing and distressing uncertainty about the sustainability of the pension system when they reach retirement age. This concern is not only economic but also deeply political. It expresses the fear of being permanently excluded from a social contract which they no longer regard as inclusive or sustainable for their generation.

The climate emergency is generating growing social awareness of the fundamental interdependence between the health of the planet and human well-being, demanding collective action and global coordination. However, confidence in the real capacity of institutions to deliver effective solutions is crucial to mobilising society and preventing recognition of the problem from leading to paralysing environmental fatalism.

We live in a society deeply marked by the acceleration of life, structural uncertainty and community uprooting, where social unrest is often channelled through exclusionary identities which erode cohesion and divide rather than unite. The proliferation of fake news in the digital environment fragments the

public sphere, dangerously reinforces ideological polarisation and erodes the very notion of shared truth necessary for constructive democratic dialogue and informed collective decision-making.

Far from fulfilling their original promise of connecting societies and individuals, digital platforms paradoxically tend to generate new forms of isolation and emotional fragmentation, seriously undermining the relational foundations on which a genuinely deliberative and participatory democracy must be based.

### Towards a civilisational paradigm shift

The final chapter raises the urgent need for radical change to overcome the "society of fear" in which we are trapped. We have moved towards a society aware of the many risks it faces, but which takes refuge in a defensive individualism which is completely illusory in the face of global challenges such as ecological collapse and social exclusion.

This change requires overcoming our privileged position in the world and radically slowing down our pace of life, recognising that constant technological acceleration robs us of the ability to establish deep relationships with our social and natural environment. We cannot aspire to reach another place by continuing to do exactly the same as we have done until now. We urgently need truly bold public policies which comprehensively address the systemic crisis, responding coherently to all its dimensions without leaving anyone behind in the transformation process.

A new social pact must be drawn up on radically different foundations capable of generating a renewed vision. Growing inequality reveals how social integration depends more on one's starting position than on personal merit, contrasting sharply with the idea of meritocracy. Change requires us to recognise ourselves as fundamentally interdependent and ecodependent beings, and to recover a work ethic detached from its exclusive identification with salaried employment.

Faced with the individualistic weakening of the community and the neoliberal questioning of the state, we must urgently reframe the false debate between society and the state in terms of necessary complementarity. We need to embrace the logic of the common good in order to genuinely deepen democracy, understanding that both public institutions and community networks are inseparable parts of the social fabric.

We have an ethic built for a world which no longer exists: the ethic of the good neighbour, centred on empathy with those around us. This approach is insufficient in a globalised world where what is done here inevitably affects there. We need to build the ethic of the good ancestor, capable of empathising with those far away and operating from a logic of transcendence which overcomes the prevailing short-termism.

Spirituality reveals itself as an essential foundation for bringing depth to necessary change, as it entails belonging to something broader than the individual self and proposes conversion as an essential transformative practice.

It is urgent to move from a mechanistic and Darwinian view to a worldview focused on interdependence, eco-dependence and care. Feminism brings the centrality of relational values; environmentalism places sustainability at the core; and ecofeminism invites us to put life at the absolute centre.

Finally, we must shift our gaze from mere "well-being" to "good care", moving towards a democracy of care making this a political issue and not merely a private one.

## The horizon of transformation

This report provides analytical tools for urgent and profound transformation. The data and trends reveal that, despite the severity of the challenges, individuals and groups are demonstrating resilience, maintaining their desire for change and spearheading transformative experiences proving that another social model is possible.

The combination of sociology with the multiple disciplines which feed into the report constitutes a body of knowledge applied to action, aimed at unravelling the mechanisms perpetuating inequality and exclusion, but also at identifying the cracks through which social transformation can emerge.

For all these reasons, the IX FOESSA Report aims to contribute to this transformation, putting the social sciences at the service of building a more just, equitable and respectful society within planetary boundaries. Societies do not change by decree or inertia; they change when rigorous analysis of reality, political will for transformation and social mobilisation towards horizons of justice converge.

**Raúl Flores Martos**
Coordinator of the IX FOESSA Report

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Chapter 1

# A society in transformation. The evolution of the social model (*)

## 1. Spain has experienced a fragmentation of its class structure. The former hegemony of the middle classes has been torn down, dissolving the traditional working-class identity and advancing a social atomisation hindering the creation of solid collective identities and common social projects

***The breakdown of the Spanish middle classes has led to a shift towards lower social strata, generating unprecedented social fragmentation in the contemporary social***

The Spanish social structure has undergone a radical transformation over the last three decades. While in 1994 the middle classes represented a solid 58% of the population, by 2024 this proportion had fallen to 43%. The most significant factor is not only this numerical reduction, but also the downward fragmentation which has occurred. The former working class and lower middle class have been torn into multiple segments: 17% identify as poor, 13% as working class and 12% as lower middle class. This fragmentation reflects a process of social atomization hindering the creation of solid collective identities and common social projects.

Classic class divisions have lost prominence; instead, multiple identities proliferate, eroding social cohesion. The old solidarity forged at work is fading: profession and job position carry less weight than belonging to a certain age, gender, generation, or cultural habits, especially audiovisual consumption.

(*) These pages contain a summary of the first chapter of Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

Language, traditions and regional customs also become focal points of affiliation. In the digital age, symbolic production is skyrocketing and individualism is becoming more pronounced, so that people are defined more by cultural and biographical traits than by their role in the world of work.

***Traditional working-class identity has undergone a widespread dissolution, falling from 35% to 13% self-identification in the course of just three decades of social transformation***

One of the changes in Spanish social structure has been the virtual disappearance of the traditional working-class identity. In 1995-1996, 35% of people identified themselves as working class and 45% acknowledged that family background, representing a strong collective identity inherited from the period of economic development in the 1960s. However, in 2024, only 13% identify with this category according to CIS surveys, representing a drop of more than 20 percentage points in three decades. This dissolution is not merely semantic, but reflects profound transformations in the productive structure, forms of work and cultural identifications. Industrial relocation, the tertiarization of the economy and job insecurity have eroded the material foundations on which working-class consciousness was based.

## 2. The migration transition has transformed Spain from a sending country to a receiving country for 8.8 million immigrants. This change, together with population aging and frustrated fertility, has completely reshaped the country's demographic composition and reproductive dynamics.

***Spain has undergone an unprecedented historical migration transformation, going from 184,000 immigrants in 1980 to 8.8 million foreign residents today***

Spain has undergone an unprecedented demographic transformation, changing from a country of emigration to one of international immigration. In 1980, there were just 184,000 foreign-born residents in Spain, while in 2024 this figure reached 8.8 million, meaning that Spain has become globalized. This transformation has completely reshaped the country's population composition. People of immigrant origin have become the determining factor in population growth, since for the past decade the number of deaths among the native population has exceeded the number of births, resulting in a negative natural balance. On the other hand, migration flows have responded primarily to the demands of the Spanish production model, not to any demographic vacuum, challenging the discourse on "demographic replacement". Immigration has been the response to the segmentation of the labour market, which demands unskilled and poorly paid labour, especially in sectors such as construction, hospi-tality and personal care services. This migratory transition has placed Spain among the main receiving countries in Europe, doubling inflows between 2012 and 2022 and consolidating its position at the forefront of the international migration system. The immigrant population is the window allowing us to observe the economic, ecological, political, social and cultural moment we are experiencing.

***Spain has become the European leader in international migration growth, doubling the influx of permanent immigrants, with projections indicating that this trend will continue until 2030***

Spain has positioned itself as the country with the highest growth in permanent immigration in Europe. While countries such as France and Italy have experienced moderate increases or even decreases, Spain has shown exceptional migratory dynamism, placing it as the second largest recipient country in Europe, behind only Germany. OECD data confirm that Spain receives between 400,000 and 500,000 immigrants annually with the intention of staying, representing an increase of 33% in the period 2013-2023, compared to 51% in Germany, 18% in France and 13% in Italy. This progression has led to the weight of immigration increasing from 12% to 18% of the total population in a decade. The composition of these flows shows a balance between family immigration (22%), European free movement (35%), non-EU labour immigration (11%) and humanitarian immigration (5%). This transformation has consolidated Spain's full integration into the advanced core of the international migration system, where the Spanish economic model requires abundant labour to function, making the rapid migration transition clear evidence of this integration into global flows.

***The country faces a demographic crisis characterized by frustrated fertility, where there is a persistent gap between the reproductive desires of native and foreign women and the multiple structural barriers to motherhood***

Spain faces a profound fertility crisis characterized by the gap between reproductive desires and the actual possibilities of fulfilling them. Women's preferences regarding the number of children have not changed over the last 30 years (they want two children), but the actual chances of fulfilling this desire have fallen dramatically (1.2 on average). This situation constitutes a "birth deficit" or "frustrated fertility." The average age at which women have their first child has risen to 31.5 years, the highest in Europe, while women themselves say that the ideal age would be 28. This forced delay causes an increase in involuntary infertility, to the point that 15% of women who want to have children are unable to do so. The barriers are primarily structural: job insecurity, difficulties in accessing housing, the feminization of caregiving tasks and weak public support policies.

Women emigrate to work and improve their lives and those of their families and motherhood is not the basis for their migration plans. However, there are some specific characteristics to note. Foreign mothers do not delay motherhood as much and have their first child around the age of 28, but there is a convergence towards the same restrictive pattern.

Foreign women quickly become integrated into a context of structural difficulties: lack of affordable housing, problems obtaining residence permits and discrimination in the workplace. These difficulties are leading to delayed motherhood and reduced fertility, resulting in a convergence towards the Spanish pattern of low fertility, which stands at 1.2 children per woman. The result is that both native and foreign women are "pushed" to have as many children as they can, but not as many as they would like, creating a "happiness deficit" in the reproductive sphere.

## 3. The female labour revolution and new family structures reflect a more diverse society, yet gender inequalities persist, as evidenced by women's double workday. Transformations are built on old foundations, perpetuating imbalances which hinder true equality

***Women have spearheaded a labour revolution, increasing their participation in the workforce from 40% to 70%, but they continue to bear the burden of the second shift at home without effective shared responsibility from men***

Women have been at the forefront of the most significant social transformation in Spain over the last three decades. Their participation in the labour market has grown dramatically, rising from 40% in 1995 to 70% in 2024 among those aged 32 to 42, representing a major structural change in Spanish society. However, this incorporation into the labour market has not been accompanied by a simultaneous transformation of their position in the home. Women have taken on fundamental responsibilities for supporting their families financially without obtaining parallel relief from reproductive and domestic tasks. 55% of women take care of most of the household chores, compared to 18.9% of men, highlighting the persistence of the "second shift". This overload is particularly intense in the area of caregiving, where 31.1% of women take on the lion's share of the responsibility, compared to 5.5% of men. The women's revolution has therefore been incomplete: it has transformed the productive sphere, but has not managed to substantially change the sexual division of labour in the reproductive sphere, generating new tensions and perpetuating existing ones, as well as inequalities in the social organization of care.

***Family structures have diversified, transforming from traditional sequential marriage to more dynamic life trajectories which are modifiable and adaptable to changing circumstances***

The crude rate of first marriages between 1991 and 2023 has fallen from 10.6% to 5.8%, while the average age at first marriage has risen by nine years, standing at 36.9 years for men and 34.9 years for women. At the same time, common-law couples have grown from 4% to 13.5% and births to unmarried mothers have increased from 10% to 50%. This diversification reflects the emergence of more heterogeneous and changing life trajectories, where the course of life no longer follows a single pattern but allows for multiple transitions. Mixed marriages (with at least one foreigner) account for 20%. Single-parent families have grown from 11.1% to 23.6% of households, with women being the main breadwinner in 81% of cases and bearing the responsibility for the family, sometimes exposing themselves to more fragile living conditions. This transformation expands the nuclear family, giving way to diverse family configurations, with the ability to reconstitute themselves into new kinship groups.

***Gender inequalities in domestic and care work persist structurally, remaining virtually unchanged despite apparent advances in formal equality***

Despite advances in formal equality, deep gender inequalities persist in the division of domestic and care work. Women spend an average of 55.2 hours per week on caregiving, compared to 38.2 hours for men,

a difference of 16.9 hours per week which persists even among people who work full-time. When it comes to household chores, only 36.4% of women say they share these activities, compared to 41.6% of men, but 38% of men admit to only doing a small part of the work, compared to 8.6% of women. This inequality begins in adolescence and continues throughout life, intensifying especially during family formation and the arrival of children. In long-term care, 69.2% of primary caregivers are women, dedicating more time and taking on the most routine and least prestigious tasks. The effects on career paths are significant: 22.6% of women work part-time for caregiving reasons, compared to 4.9% of men. This persistence of domestic and care inequality constitutes a structural obstacle to full gender equality in the labour market, women's professional development and their full social protection.

## 4. Job insecurity has become the norm in the labour market, affecting millions of workers. Job instability becomes the norm, shaping a society where this situation determines mental health and contributes to social fragmentation

***Job insecurity has become the new normal in the Spanish labour market, affecting 47.5% of the working population (11.5 million people) trapped in various forms of job insecurity***

This precarious reality is made up of multiple situations going beyond traditional temporary employment: it includes 7.6 million employees in unstable conditions, 1.2 million self-employed workers without employees in vulnerable situations and 2.7 million unemployed people with previous work experience.

Contemporary job insecurity is multidimensional, encompassing six specific situations of insecurity: the salaried population with temporary employment relationships, those who work involuntary part-time, functional underemployment where a person has a job that requires a level of education well below that achieved, people who are self-employed in precarious situations, the underemployed population**(1)** due to insufficient hours and the unemployed who have previously worked. have previously worked. The occupations most affected by this reality are elementary jobs (26.2%), followed by catering and personal care services (23.1%), which have increased considerably in recent decades.

This widespread extension of precariousness has radically transformed the traditional role of employment as a mechanism for social integration. In material terms, millions of workers find it difficult to access standard rights and living conditions, sometimes being forced to combine several precarious jobs in order to survive. In terms of identity, work has been eroded as an element of social identification which traditionally provided stable collective references. The result is a society where almost half of the

**(1)** According to the ILO, the underemployed population due to insufficient hours includes those employed persons, whether salaried or self-employed, who wish to work more hours and are available to work and whose actual hours worked are less than the weekly hours usually worked by full-time employees in the branch of activity in which the underemployed person has their main job.

working population lacks the basic stability necessary to plan for their future, access decent housing, or raise a family in adequate conditions, creating new forms of structural social vulnerability beyond the mere economic situation.

***Spain has undergone a profound process of deindustrialization and economic tertiarization towards services, generating a growing occupational polarization between the extremes of qualification***

Spain has undergone a profound transformation in its production model, characterized by continued industrial decline and the consolidation of a service-based economy. The productive specialization of the 1960s and 1970s, based on agriculture and industry, has given way to an overwhelming predominance of the service sector. At the same time, during the expansionary period from 1995 to 2008, construction, real estate and commerce accounted for half of all jobs created. After the crisis, sectors such as healthcare, education and scientific and technical professional activities have gained importance, creating a polarized occupational structure.

This polarization is evident in the simultaneous growth of highly skilled technical jobs and low-skilled manual jobs in services, while traditional skilled manual jobs are declining. The Spanish occupational structure differs significantly from the European average: technical and administrative activities account for a smaller share, while manual activities account for a larger share. The production model is characterized by three structural features: companies lacking international competitiveness, very small company size (predominance of micro-enterprises) and "short-term speculative capitalism," which is labour-intensive and oriented toward strategies of job insecurity in order to maintain profit margins.

***Job insecurity has become a determining factor in mental health, developing a social pathology which has become normalised in the current economic system***

Job insecurity has become a social determinant of mental health, forming a "normalised pathology" and "toxic pandemic" increasing the risk of premature death and illness. Spain has one of the highest rates of consumption of anxiolytics and hypnotic-sedatives in the world, with 11% of adults reporting having taken tranquilizers in the last two weeks and 4.5% having taken antidepressants. The prevalence of depression diagnoses is twice as high among the lower-income population as among the higher-income population and 2.5 times higher among the most precarious working population.

Job insecurity accounts for approximately 17% of the prevalence of mental health problems among the salaried population and the risk of depression attributable to job insecurity and unemployment reaches 33.3%. This means that if the precarious population had had stable employment, 167,000 diagnoses of depression out of a total of 504,000 would have been avoided. Migrant women are particularly vulnerable, showing high percentages of precariousness in all its dimensions: temporary employment (84%), low income (73%), and lack of health insurance (58%), and tripling the risk of poor mental health in the event of job loss.

# 5. Spain has developed a speculative real estate model prioritising investment over the social use of housing, fuelling construction booms and intensive artificialisation **(2)** of the territory while large sections of society are excluded, demonstrating that the problem is not a lack of housing but rather its distribution and accessibility.

***Spain presents a residential paradox, with 1.1 million empty homes in urban centres with more than 50,000 inhabitants, of which 400,000 are located in centres with over 250,000 inhabitants. Despite the number of homes built over the last three decades, the country still has an underused housing stock for ordinary use, ranking first in Europe in terms of empty and secondary homes, but last in terms of primary homes intended for residential use***

Spain presents a residential paradox showing that the housing problem is not one of quantity, but of access. The country has 3.8 million empty homes (14.4% of the total housing stock), including 1.1 million in urban centres with more than 50,000 inhabitants (of which 400,000 are in centres with more than 250,000 inhabitants), where the greatest pressure on the property market is concentrated. This situation coexists with serious problems of access to housing for large sections of the population. Over the last three decades, the total number of dwellings has increased by 54.7%, exceeding population growth by almost two and a half times. Although primary dwellings intended for use as homes grew by 57.9%, vacant dwellings continued to grow by 50.7% and secondary dwellings by 45.4%. As a result, Spain holds the European record for vacant and secondary dwellings but ranks at the bottom in terms of primary dwellings per 1,000 inhabitants.

The financial effort required to access housing is disproportionate: households in the lowest income quintile spend 43.1% of their income on rent, well above the 31.9% average in the same quintile in the EU and the 27.2% national average. This situation is exacerbated by the fact that 45% of the population living in rented accommodation is at risk of poverty and social exclusion, the highest figure in the EU.

***The Spanish real estate model is based on the speculative hegemony of property as an investment, to the detriment of the use of housing as a right***

Spain has developed a real estate model which systematically prioritises property acquisition as an investment product over the social use of housing. This model is characterised by the dominance of home ownership (75.5% of households according to the 2021 census), compared to European countries which have developed solid public social rental housing stocks. Social housing has accounted for barely 10% of total construction in recent decades and almost all of it has been allocated to purchase, with a residual percentage going to rental. This speculative orientation has fuelled successive property booms with devastating social and environmental consequences.

**(2)** The artificialisation of land is the occupation and transformation of natural soil by human activities such as urbanisation and agriculture, which causes the loss of its original ecological functions.

During the boom phase from 2001 to 2007, Spain began construction on more than 900,000 homes per year, surpassing Germany and France combined and quadrupling them in per capita terms. The legal, fiscal and financial institutional framework has been a factor in fuelling overvaluation and price increases, making the Spanish bubble a unique example in Europe. This strategy has led to a growing social divide between property owners (who are enriched by revaluation) and a non-owning social majority with increasing difficulties in accessing property.

***Urban speculation has led to significant land degradation, resulting in the accelerated artificialisation of land and the systematic destruction of natural and agricultural heritage, without helping to solve the problems of access to housing***

The Spanish property model has led to unprecedented land degradation, making Spain one of the European countries which has destroyed its own urban property heritage the most. Real estate expansion has been fuelled by the intensive transformation of rural agricultural land into urban land, driven by speculative expectations of reclassification. Between 1987 and 2005, the artificialized area increased by 54%, doubling the annual rate between 2000 and 2005 to reach 3 hectares/hour of new artificial soil. Spain retains only 20% of homes built before 1940-1945, compared to 33% in Germany, which suffered two world wars. The Spanish coastline shows dramatic levels of occupation: Málaga, with 75% of the public maritime-terrestrial domain artificialized, followed by Cádiz, Barcelona, Valencia and Alicante, which exceed 60%. The Spanish average is 32%. During the property boom, Spain produced 60 million tonnes of cement and 185 million tonnes of reinforced concrete in 2006, enough to pave the entire country. This destructive strategy has not solved the problem of access to housing, but has fuelled speculation, creating a fragmented and ecologically unsustainable landscape.

## 6. Spain maintains an ecologically unsustainable development model which would require 2.5 planets to be implemented globally, with 90% of its physical deficit incurred with impoverished countries, an ecological footprint tripling its territorial capacity and profound energy inequalities linked to its economic and social model.

***Spain has a structural ecological deficit, requiring the natural resources and energy of 2.5 planets to generalise its unsustainable model of production and consumption on a global scale.***

At the peak of the last expansion cycle (2007), each person in Spain required almost 6 global hectares to supply themselves and absorb their waste, compared to a national biocapacity of just 1.5 hectares, generating a huge ecological deficit per inhabitant. Although the economic crisis significantly reduced these figures, Spain continues to live well above the planet's ecological limits, maintaining a deficit which highlights the structural unsustainability of its development model.

This situation forces the country to occupy territory and "environmental space" in regions beyond its borders, creating a relationship of ecological dependence with colonial characteristics. Sixty-one per cent of the 2007 footprint corresponded solely to the carbon footprint needed to absorb the $CO_2$ produced by fossil fuel consumption, which alone more than doubled the entire available biocapacity of the Spanish economy. This ecological footprint is spreading to countries in Europe and regions in the global south supplying fossil fuels, minerals, livestock feed and timber. The result is a development model which systematically externalises its environmental costs to other territories, maintaining levels of consumption which are structurally unsustainable and ethically questionable due to their impact on the most vulnerable populations on the planet, as well as polluting our own population in cities and territories.

***Spain's economic metabolism is profoundly unsustainable, as it runs up 90% of its physical deficit with impoverished countries in Africa, Asia and Latin America***

Spain has developed a profoundly unsustainable economic metabolism, characterised by a massive physical deficit incurred mainly with the world's most impoverished countries. Between 70% and 80% of the energy and material flows used by the Spanish economy are non-renewable resources (fossil fuels and minerals), while only 7% of all materials are recycled, with the remaining 93% ending up in natural sinks or landfills. Spain has changed its historical position as a net supplier of products to become a net recipient: at the peak of the last expansionary cycle (2007), it imported 172 million tonnes more than it exported.

90% of this physical deficit is with disadvantaged countries in Africa, Asia and Latin America, with Africa being the main physical creditor with approximately 40% of the total deficit. However, the bulk of the monetary deficit is settled with rich EU countries, revealing physical-monetary asymmetries which conceal ecologically unequal exchange relationships. Fossil fuels account for almost 80% of final energy consumption, leaving renewables with just the remaining 20%, despite the growth of solar and wind power in electricity generation.

***Households show extreme energy inequality between families with high purchasing power and disproportionate consumption and families in situations of structural energy vulnerability***

Households exhibit profound energy inequalities reflecting structural differences in social class. The wealthiest households consume between 2 and 3 times more energy for residential use and between 3 and 4 times more for private transport than the poorest households, resulting in equally asymmetrical greenhouse gas emissions. During economic crises, reductions in energy consumption were lower in wealthier households, which were able to maintain their energy-related standard of living when others had to give up their private vehicles or drastically reduce domestic consumption.

This energy inequality has been exacerbated by the generalised increase in the cost of services, with significant rises in electricity, gas and fuel prices which have doubled the proportion of household budgets spent on energy. The situation creates a social contradiction where climate elites with disproportionate consumption coexist alongside 1.8 million households in a situation of energy vulnerability who cannot afford to maintain their homes in adequate climate control conditions. This energy polarisation reflects and

reinforces existing social inequalities, creating a model where environmental impact is concentrated in the most privileged sectors, while the consequences of ecological deterioration disproportionately affect the most vulnerable.

## 7. The mobile phone has become the symbol of our times, representing a new form of technological hegemony and generating both opportunities and risks for social control

***The mobile phone has become the civilisational totem of our age, symbolising new forms of technological control overcontemporary society***

The mobile phone has become the undisputed symbol of our era, achieving an identifying value exceeding that of the next two most representative devices (computers and cars) combined. 52% of people identify it as the object which best symbolises this era, establishing it as the "totem" of a civilisational crossroads. Spain has 61 million mobile lines, with year-on-year growth of 3%, demonstrating a penetration rate that exceeds the total population.

This device has "engulfed human beings", changing attitudes and behaviours in practically all areas of life: personal, daily, economic, cultural, political and work. Mobile phones represent the omnipresence of digital technology and the massive proliferation of these devices has profound social implications, blurring the boundaries between consumer and production technologies and establishing new forms of cultural hegemony where the future risks being designed by what technology can do, rather than being decided through informed public debate about its consequences and the equal distribution of benefits and harms.

***Critical tension is mounting between corporate technological sovereignty and the need for democratic participation in fundamental***

A technocratic view of society is spreading, constituting a form of false ideological consciousness with profound practical consequences, as it disregards social fragmentation and the atomisation of vulnerable people. This situation is exacerbated in a context where wealth and power are concentrated in a few companies, particularly those linked to surveillance capital (large technology companies dedicated to collecting personal data on a large scale and using it to increase their influence and revenue), creating an anti-democratic shift combining economic and political interests. Technological hegemony is not only economic but also cultural, establishing new forms of social control through the mass consumption of devices which generate dependency and modify collective behaviour without democratic participation in decisions about their development and application.

# 8. Social movements have developed a succession of protest cycles, from anti-globalisation activism to the 15M movement and the subsequent resurgence of feminism as a transformative force

***Spanish social movements have evolved through cycles of protest, from the anti-globalization activism of the 1990s to the 15M movement and the subsequent resurgence of feminism as a transformative force***

Spanish social movements have developed a sequence of protest cycles reflecting the evolution of social tensions over recent decades. The anti-globalisation cycle (1994–2004) was characterised by the construction of activist networks against neoliberal globalisation, with frameworks of radical democracy, horizontal organisations and a repertoire based on non-violent civil disobedience. The campaigns "50 Years Is Enough" and "Platform 0.7%" in 1994 served as formative experiences for a generation which was becoming politicised. After the post-9/11 decline, there was a brief period of unrest (2005-2007) related to the housing bubble and the Bologna Plan. The anti-austerity cycle (2008–2015) reached its climax with the 15M movement in 2011, combining economic criticism of austerity policies with political criticism of the model of representative democracy ("they don't represent us", "real democracy, now"). This movement had international repercussions, reorganised social actors and consolidated demands for basic social rights in the face of dominant economic interests. The post-2016 period has been marked by the institutionalisation of part of the 15M movement, the revitalisation of the feminist movement (8M general strikes in 2018-2019) and the parallel rise of far-right mobilisations.

***The 15M movement was an expression of deep discontent in Spain, combining economic criticism of austerity policies with political criticism of the model of representative democracy***

The 15M movement represented the crystallisation of deep discontent which combined economic and political criticism of the dominant model. On the economic front, it questioned austerity policies and their consequences in terms of inequality and poverty, putting forward demands centred on basic social rights: housing, employment, health, education and political participation. In the political sphere, he developed a critique of the model of "low intensity" representative democracy, denouncing its lack of representativeness ("they don't represent us") and calling for a more participatory "real democracy, now". This dual dimension responded to acute discontent with the role of political authorities during the crisis and the increase in corruption. The 15M movement innovated in its forms of action, giving a new dimension to strategies such as camps and open assemblies in urban centres, organising demonstrations without party symbols and developing theatrical actions where humour played an important role. Its impact resulted in changes to the political landscape with new actors inheriting the movement, greater openness to participatory democratic processes, as well as the repoliticization of political economy, revitalising the debate on issues such as housing, inequality and debt as distributive conflicts.

***The feminist movement has established itself as a leading force for change, with the 8 March strikes becoming a global benchmark for mobilisation***

The feminist movement has established itself as one of the most powerful forces for change in contemporary Spanish society, gaining international visibility with the general strikes of 8 March 2018 and 2019, which became global benchmarks. These demonstrations gave voice to demands which had never been so strong, calling for the recognition of women as individuals and subjects with full rights and opposing the structural inequality which has historically accompanied them. The feminist resurgence has coincided with a period of dormancy for other movements following the partial institutionalisation of the 15M movement, emerging as a response to persistent gender inequalities. The strength of the feminist movement connects with deep structural realities: the overload of the domestic "second shift", inequalities in the labour market, the feminisation of care work and structural barriers to motherhood. Feminist movements have succeeded in bringing to the forefront of public debate the need to transform the model of sexual division of labour and move towards a system of genuine gender equality. Its ability to draw crowds and generate social resonance indicates that it has tapped into deep-seated discontent in a society which has undergone significant changes but still maintains underlying patriarchal structures.

## 9. Spain is a society in turmoil, where apparent economic prosperity coexists with deep structuralproblems in many areas, creating tension between ecological vulnerability, social fragmentationand cultural disorientation, but maintaining a capacity for resistance and a desire for change which rejects resignation

In 2025, Spain is experiencing a fundamental tension that defines its character as a "society of unease": it is developing in a time of economic prosperity according to conventional indicators, but at the same time it is experiencing intimate and collective discontent that is conducive to mental illness and social despair. This contradiction is expressed in the contrast between "the deafening noise in the Congress of Deputies" and "the shocking silence of the community", a silence which remains uncertain between expectation and anaesthesia, between fear and resignation.

Spanish society can be characterised by three key features: it is ecologically vulnerable, emotionally unsettled and socially divided, precarious in material terms (work and housing) and disoriented in cultural terms. However, this "dissatisfied and aware" society "refuses to succumb to moral and material destitution", demonstrating its capacity for resistance through social movements and maintaining a "will to transform" the existing reality without becoming absorbed in it. This tension between structural unrest and resilience shapes the specific character of a society which, despite its unease, "stands out and refuses to give in", maintaining a transformative potential which is expressed both in social mobilisations and in the search for alternatives to the dominant model of development.

# Chapter 2
# Inequality and social structure (*)

## 10. Job insecurity is the new normal, with high temporary employment and turnover, especially for vulnerable groups. Involuntary part-time work acts as a poverty trap, while digitalisation is emerging as a new source of precariousness, with uncertain working conditions and a lack of social protection

***The Spanish labour market continues to have higher temporary employment rates than Europe despite reforms, with inequalities based on gender, nationality and age***

Despite the progress made with the 2022 labour reform, which reduced temporary employment from around 26% between 2016 and 2019 to 17.2% in 2023, Spain still has levels well above the European average (13.4% in 2023). Three clear axes of inequality can be observed in this phenomenon: women have higher rates than men (19.6% compared to 15.1% in 2023), rates are higher among those born outside Spain, especially in the case of non-EU countries (22.3%) and they are significantly higher among younger age groups, especially among people aged 25 to 29 (27.6%).

Despite the conversion of many temporary contracts into permanent ones, this has not led to greater job stability. It will be difficult to change the situation without modifying the structure of the labour

**(*)** These pages contain a summary of the first chapter of: Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

market, which is marked by the weight of sectors with highly seasonal demand and a certain business culture. The reduction in temporary employment has mainly occurred in the private sector, while the public sector continues to record high and rising rates.

### *Half of part-time work is involuntary and traps workers in situations of underemployment and working poverty*

In just over three decades, part-time work has gone from being a marginal phenomenon which employed just over 4% of the workforce to becoming more prominent in the Spanish labour market (14%). The most worrying thing is that half of those who work part-time do so involuntarily, because they have not been able to find full-time employment. This type of employment carries a triple penalty. Firstly, because annual salaries for part-time work range from 35% to 45% of full-time salaries. This means that the risk of poverty is significantly higher for part-time workers. Secondly, because of the lower hourly wage, which in 2022 was 29% lower, a wage gap which is more pronounced for women. Thirdly, because part-time jobs are associated with greater temporary employment.

The involuntary nature of part-time work is particularly serious because it traps workers in a situation of underemployment that prevents them from earning enough income to live a decent life, perpetuating cycles of working poverty. Furthermore, the working hours of involuntary part-time workers are even shorter than those who voluntarily choose this type of work, which increases their economic vulnerability.

### *Digitalisation is emerging as a potential source of new labour inequalities*

The development of digital technologies is having significant implications in the world of work, leading to new inequalities. Something as normalised in discourse as teleworking is limited in Spain to just over a third of employed people, with a potential teleworking rate of 74% in the quintile of occupations with the highest salaries and less than 3% in those in the quintile with the lowest salaries. On the other hand, teleworking situations carry an additional risk, as although they can facilitate work-life balance, they can also have a negative impact if they are associated with longer working hours and less separation between work and non-work spaces.

Platform work, where the supply and demand for services connect through digital platforms, transfers market insecurity to the external worker and, to the extent that social protection systems have been built for a world of salaried employment, those who work on platforms are largely excluded from them. According to the AMPWork survey, workers on local platforms in Spain earned, on average, less than the minimum wage (SMI) in 2021.

# 11. The polarisation of employment simultaneously drives high and low-skilled occupations, weakening the middle classes and widening inequalities. Artificial intelligence offers opportunities but poses urgent challenges in terms of labour adaptation and the design of fair transition policies aimed at preventing further social division

***Three decades of changes in occupational structure have resulted in long-term employment growth concentrated at the extremes of the wage scale, displacing the middle class***

Over the last three decades, the labour market in Spain has followed a pattern of occupational change tending towards polarisation, with employment growth concentrated at the extremes of the wage distribution and losses, especially during crises, in the middle ranges. This phenomenon is due to automation replacing routine tasks concentrated in the middle segment, while favouring low-skilled occupations which require human interaction (personal services, cleaning) or high-skilled occupations based on advanced cognitive skills (science, technology, management). As a result of the significant reduction in employment in intermediate occupations susceptible to automation, there is a displacement of the middle class and wage dispersion is widening.

***Artificial intelligence is redefining employment and transition strategies are urgently needed for equitableand sustainable improvement***

Artificial intelligence (AI) is redefining the labour landscape beyond the automation of routine tasks. Unlike previous technological waves, AI can perform functions which require analysis, creativity and complex decision-making, potentially affecting highly skilled occupations.

Its impact can be profoundly uneven. On the one hand, it can lead to improved employment if new opportunities outweigh job losses, driving demand for profiles with skills complemented by technology. On the other hand, if access to these opportunities is not equitable, labour market segmentation will increase. The speed of adaptation of human capital will be crucial: while some workers will be able to retrain for better-paid jobs, others will be trapped in low value-added service occupations. It will also be essential to design strategies facilitating the transition to ensure that the impact of AI and other technological innovations drives real and sustainable improvements in job quality.

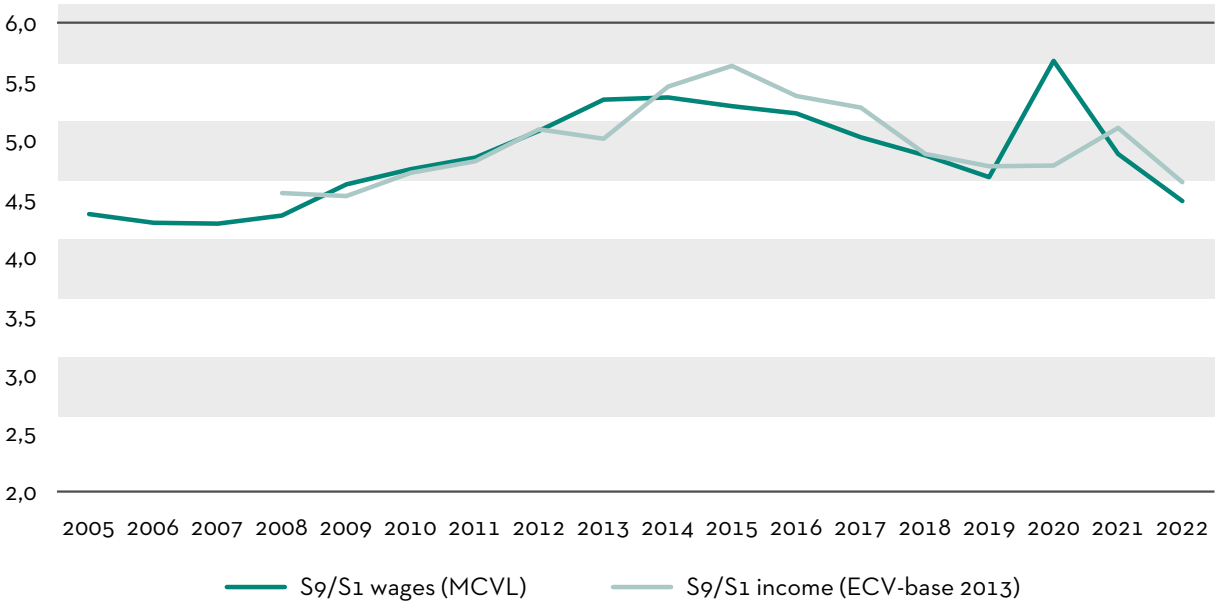
# 12. Labour inequality persists and is exacerbated because lower wages fall easily in times of crisis, although they recover somewhat faster in times of growth. This perpetuates wage gaps affecting young people, women and foreigners in particular, a structural reality which calls for fundamental solutions.

### *Wage inequality increases as low-income jobs struggle to recover from economic crises*

Over the last two decades, wage inequality has increased in Spain in a countercyclical pattern: it tends to rise during recessions and fall during expansions. According to the S9/S1 indicator, before the 2008 crisis, the wages of the top 10% of earners were 4.5 times higher than those of the bottom 10%. That difference widened to 5.4 times in 2013–2014, increasing inequality.

This volatility is due to the fact that wages in the lowest-paid jobs tend to fall more during crises and although they recover more quickly in periods of growth, they fail to reduce the gap in the long term.

Evolution of the S9/S1 indicator in wages and income (2005-2022)




*Note:* S9/S1 is calculated as the ratio between the threshold separating the top 10% of salaries from the rest and the threshold separating the bottom 10% of salaries from the rest, while the MCVL salary is daily.
*Source: Own elaboration based on the Continuous Sample of Working Lives (MCVL) and the Living Conditions Survey (ECV) base 2013.*

In addition, these workers are more exposed to job loss. Although recent increases in the minimum wage have improved the situation for these workers, they have not been enough to protect them from inflationary processes. The structure of the Spanish labour market, with a high concentration of employment in low-productivity sectors, perpetuates a structural vulnerability which turns every recession into a crisis of inequality.

***Wage gaps are becoming entrenched and their widening among young people is disrupting the intergenerational balance***

Despite some progress, wage gaps based on socio-demographic characteristics remain substantial and, in some cases, are widening. On the one hand, the wage gap between men and women has narrowed—women earned 18% less than the national average in 2005 and 11% less in 2022—due to a combination of two factors: a decrease in the real gross daily wage for men and an increase for women.

Spaniards born in Spain earned 2-3% more than the average between 2005 and 2022, while Spaniards born abroad saw their situation worsen, earning 14% less than the average. In contrast, the negative wage gap for foreigners has narrowed from 23% in 2005 to 14% in 2022.

The most worrying gap is the generational one. Between 2005 and 2022, the wage disadvantage of those under 35 compared to the employed population as a whole became more pronounced: while in the 16-24 age group, incomes were 36% below the average in 2005, in 2022 they were 38% below; in the 25-34 age group, the gap widened from 11% to 14%.

This widening of the gaps reflects profound structural changes: the loss of market value of certain intermediate qualifications due to technology, the greater concentration of young people in precarious jobs and the breakdown of the implicit intergenerational wage improvement pact.

***20% of Spanish workers remain trapped in low-wage jobs, with little upward mobility and a higher risk of poverty***

Low-wage employment has affected more than 20% of people employed in Spain since 2009, with peaks of 24% during times of crisis (2014-2015), although in 2022 it fell below these figures (19%). From a longitudinal perspective, there is little upward mobility, with transitions to unemployment twice as frequent as from better-paid jobs, while medium- and high-wage jobs are much more stable.

The precarious nature of low-wage jobs, characterized by greater temporary employment, involuntary part-time work, poorer working conditions and less training, means that these workers are at greater risk of poverty and suffer from a higher prevalence of certain health problems.

The risk of having a low-wage job is particularly high among women (between 25% and 30%), young people—especially those under 25—where it exceeds 40% and the gap has widened over time and foreign workers, with rates above 25%. It is most prevalent in regions such as Andalusia, the Canary Islands, Extremadura, Murcia, the Valencian Community and Galicia, where the incidence exceeds 20% almost every year.

## 13. Young people are entering the labour market with significantly lower wages than previous generations. When this occurs during periods of crisis, a scarring effect consolidates their precariousness and limits vital projects, a situation aggravated by low qualifications, where wage loss becomes a persistent sentence

The most recent generations are entering the workforce with worse pay conditions than their predecessors. Entering the labour market during an economic crisis means lower wages and a higher likelihood of working in temporary jobs or jobs with few opportunities for training and promotion, leaving economic scars lasting a lifetime. The wage gap with previous generations is widespread across all levels of education, although it is greater among those with lower qualifications.

For highly skilled workers, the wage penalty at entry persists throughout most of their professional career, although it is the less skilled who have been most affected by economic crises.

Entering the labour market during the Great Recession can result in a significant loss of wages, especially for men. Those born in 1990, who reached adulthood in 2008, between the ages of 20 and 32, suffer a 28% reduction in salary compared to the total earnings they could have obtained if there had been no crisis. The situation is different for women, perhaps due to their higher educational attainment, which contributes to reducing the gender pay gap. Those in the same generation, at age 25, would already be earning salaries higher than those estimated for their initial stages in the market based on pre-crisis levels, thus overcoming the possible wage scarring effect of the crisis.

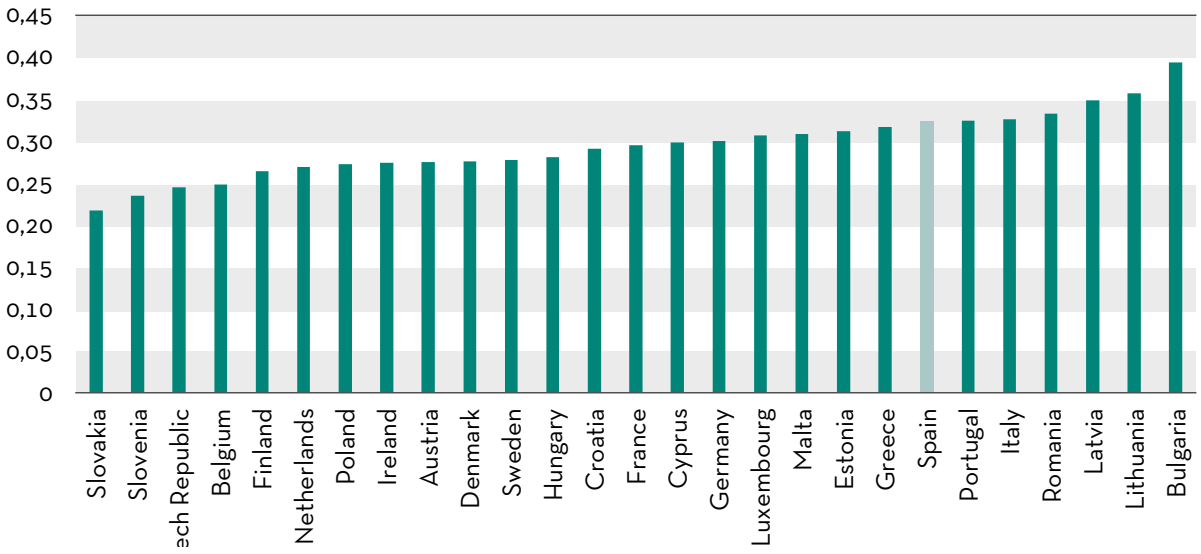
With equal sociodemographic characteristics and qualifications, some people could systematically have lower wages than others simply because they entered the labour market during an economic crisis, causing wage dispersion among relatively homogeneous groups, which poses a challenge to intergenerational social cohesion.

# 14. Spain has one of the highest rates of inequality in Europe despite economic growth. Housing is becoming a key factor in the reconfiguration of the middle classes,while the state's limited capacity for redistribution is exacerbating the situation, demonstrating that without substantial policy expansion and reform, equity remains elusive

***Without redistributive policies, economic growth does not reduce the social gaps created by the productive model***

Spain is one of the European Union countries where GDP per capita has grown the most in the last 50 years (it has multiplied by 16, compared to 10 in France and 9 in Sweden), but this growth has not translated into an equivalent reduction in inequality. Spain consistently has one of the highest Gini coefficients in Europe (0.32), surpassed only by Bulgaria, Romania and the Baltic countrie

Gini index in the European Union (average for 2018-2022)




*Source: Own elaboration based on EU-SILC (Eurostat).*

Analysis of historical data shows that, in the very long term, economic growth in Spain has benefited low incomes somewhat more, although with significant differences depending on the period. In the 1980s, growth helped reduce inequalities, largely thanks to the expansion of the welfare state. However, between 1990 and 2007, although the economy grew, inequalities barely decreased.

During the crisis from 2007 to 2015, social and economic differences increased, affecting people with fewer resources the most. The situation did not improve until the period 2015–2023, thanks to job creation and increased social spending. This trend shows that economic growth alone is not enough to improve equity: without policies aimed at redistributing the benefits of economic growth, inequalities in the Spanish economic model tend to persist.

### *The costs of accessing housing are reshaping the social structure*

The heavy reliance on pensions means that Spain has a middle class older in terms of income than that of other countries. The crises have impacted the class structure by income level in such a way that the lower-middle income group lost ground during the Great Recession, while the low-income group grew to become the majority, but so did the high-income group, which increased polarization. Since 2015, there has been a four-point recovery in the lower-middle income group and a reduction at the extremes, suggesting a certain recomposition of the middle classes in terms of income.

However, when housing costs are taken into account in the definition of disposable income, the picture changes significantly and the low-income group reaches 40% of the population, becoming the majority. This reality is particularly dramatic for young people, who spend a high and growing percentage of their income on housing, limiting their ability to save, consume and achieve social mobility.

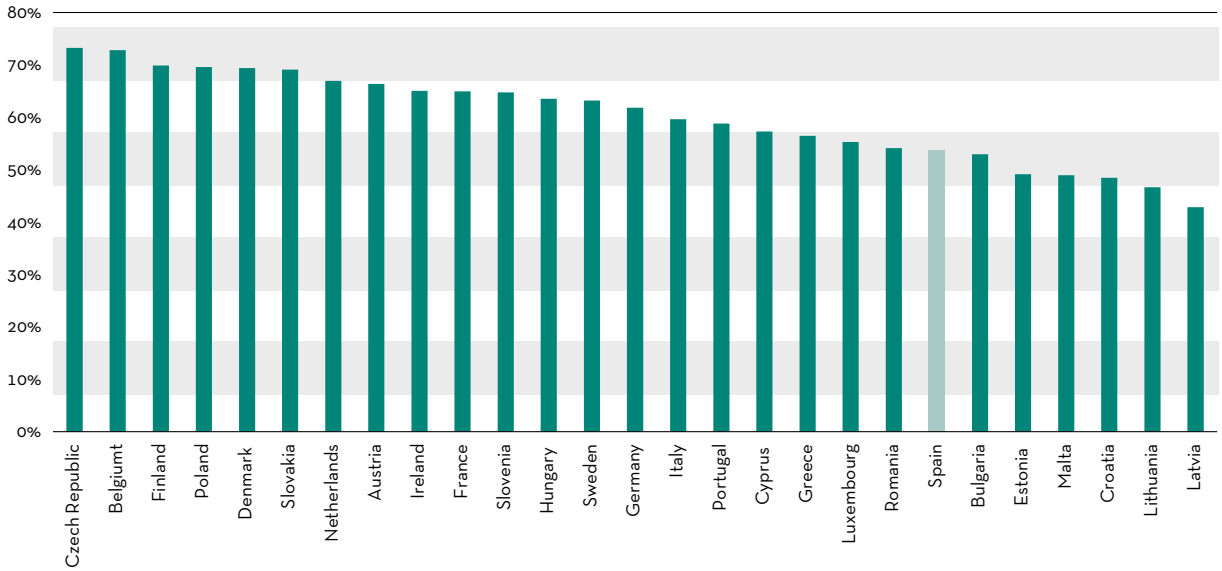
The use of housing as an investment, for speculation, and as a store of value has increased, putting pressure on prices and reinforcing wealth inequalities between generations and social classes. Given that the most widely used statistics on poverty and living conditions focus exclusively on income and do not take into account expenses, not even those related to housing, this impact remains largely hidden, contributing to the invisibility of a substantial part of the real economic precariousness.

### *The redistributive capacity of the Spanish system is limited by the insufficiency of non-contributory benefits and family benefits*

Social benefits in Spain are less effective than in other countries at reducing poverty. One reason is the comparatively low volume of non-contributory benefits. In addition, family benefits, both those aimed at people with lower incomes and those given to everyone equally, have traditionally provided low levels of protection. This particularly affects children: in our country, aid only manages to reduce one-fifth of poverty among minors, one of the lowest figures in the entire European Union.

Additionally, although income tax has a progressive design similar to that of other European countries, in practice the average effective rates (the actual percentage paid on total income, after deductions and exemptions) are among the lowest in the eurozone. This reduces the system's ability to redistribute effectively.

Poverty-reducing effect of cash benefits (2023)




*Source: Own elaboration based on Eurostat data.*

Problems of overlapping benefits, reduced amounts and difficulties in accessing them have meant that their protective intensity is limited and significantly lower than that of the systems in high-income countries within the European Union.

## 15. Poverty in Spain has become more chronic and multidimensional, hitting children hard and affecting sectors of the working middle classes, which calls for urgent, comprehensive and sustained responses over time

***Poverty increases in childhood and youth, and becomes chronic in vulnerable families***

In 2023, the risk of poverty in Spain reached 20.2% of the population. This means that one in five people live in households with incomes below 60% of the median income (around €915 per month for a single-person household). This figure is four points higher than the EU-27 average (16.2%) and well above that recorded by the main European economies.

The overall figures conceal a profound change in the profile of those suffering from poverty, as there has been a generational shift: older people have gone from having the highest levels of poverty before the Great Recession to being the age group at lowest risk, reflecting the effect of

stable pensions in a context of loss of income. Meanwhile, the poverty risk rate has increased among young people (18.8%) and children (29%), exceeding the rate for all other age groups by 10 points.

At the same time, there has been a notable increase in the percentage of people suffering from chronic poverty, especially since 2008 (27%), reaching almost 50% of people who have experienced poverty at some point over a four-year period in 2020.

***Economic growth coexists with growing material deprivation that extends to the working middle classes, demonstrating that having a job is not a sufficient guarantee against material deprivation***

Paradoxically, in a context of economic and employment growth, material deprivation has increased to affect 17.2% of the population, placing Spain behind only Greece, Bulgaria and Romania in the European Union. The proportion of households unable to maintain an adequate temperature in their homes rose from 8% in 2019 to 21% in 2023, the highest figure since records began. In addition, many more families have had to delay payments related to housing (rent, mortgage, electricity and gas bills, etc.), rising from 8% in 2019 to 14% in the years following the pandemic, the highest figures in the historical series. Finally, the population unable to feed itself adequately grew to over 6% in 2023, some three million people, of whom almost 600,000 are children.

Deprivation is also becoming chronic and has spread to the working middle classes: between 2019 and 2023, households with an employed reference person, couples with one or two children, or homeowners with a mortgage have seen their deprivation rise to historic levels. 15.1% of households whose main breadwinner is employed suffer deprivation, the highest figure in the series. This shows that having a job is not a sufficient guarantee against material deprivation and that the costs of essential goods (energy, housing, food) are overwhelming the economic capacity of large sections of the population who have never before experienced such shortages.

***Crises erode safety nets, intensifying the overlap between low income and growing material deprivation***

Persistent poverty—the combination of low income and material deprivation—affects 8% of the population, constituting the core of social exclusion. The overlap between these two dimensions has intensified with the crises: during the Great Recession, consistent poverty almost doubled, rising from 5.7% in 2004 to 9.7% in 2014 and although it has been on a downward trend since then, it remained at 8% in 2023 (latest data available).

The overlap analysis reveals worrying dynamics. Before 2008, many people on low incomes did not suffer material deprivation; they could fall back on savings or informal support networks. Successive crises have eroded these safety nets. Now, those with low incomes are much more likely to suffer deprivation as well.

# 16. The concentration of wealth is increasing, with housing as a driver of inequality, where the richest 10% hold more than half of the wealth. At the same time, asset poverty is emerging as a new vulnerability, leaving almost half of the population without a financial safety net or the possibility of accumulating capital, threatening to perpetuate dispossession in the face of accumulation

***Housing is now one of the main drivers of inequality, increasing the polarization of wealth between high-income households, which accumulate more real estate and low-income households, which are more exposed to situations of housing exclusion. This growing polarization is transforming the social structure even more profoundly than income differences***

Housing has become the determining factor in wealth stratification in Spain. In 2011, 82% of households owned their primary residence, but this figure fell to 73% in 2020. The decline has been particularly sharp among low-income households, which have largely ceased to own their primary residence. As a result, the weight of housing in their total assets has fallen dramatically, from 79% in 2002 to 59% in 2020. This trend reflects the growing difficulties in accessing housing, which particularly affect young households.

At the same time, there is an unprecedented accumulation of additional properties. 45% of households own at least one second property, compared to 30% in 2002, with an extremely uneven distribution: 94% of the wealthiest households own more than one property, compared to 62% of upper-middle-income households and just 23% of lower-income households. Almost half of the wealthiest households own three or more properties. We are facing a dual society: while the number of households unable to afford a first home and dependent on increasingly expensive rents is growing, others are accumulating multiple properties as investments. This polarization in real estate is reshaping the social structure in a more profound way than income differences.

***The wealth gap is widening, with 10% of the population accumulating 54% of the wealth and half of the population owning 7%***

The richest 10% of Spanish households now account for more than half of the country's total wealth (54%, compared to 41% in 2002), while the poorest half of households account for just 7% of total wealth, a significant drop from 12% in 2002. This trend reflects a clear increase in inequality in the distribution of wealth.

Inequality, as measured by the Gini coefficient, increased from 0.58 in 2002 to 0.70 in 2020, with a significantly higher concentration than that of income inequality. This trend accelerated during the real estate crisis: between 2008 and 2014, the wealth share of the top 10% increased by 9 percentage points.

The transfer of wealth between generations, mainly through inheritance, plays a crucial role in perpetuating social inequality. When capital—whether financial, real estate, or other—is passed from parents to children, those who are already privileged gain an initial advantage that widens existing economic gaps. Individuals who inherit substantial wealth can invest, start businesses, or purchase homes more easily, while those without inheritance are forced to start from scratch, facing greater obstacles to accumulating wealth. This transmission mechanism not only maintains the socioeconomic status quo, but also hinders social mobility, since a person's success is largely predetermined by the economic position of their family of origin and not solely by their own merits or efforts.

In the housing sector, economic crises have widened the wealth gap. Low- and middle-income households, for whom housing was their most important asset, saw their wealth significantly reduced by falling prices. Many even lost their properties because they were unable to pay their mortgages.

Meanwhile, individuals with greater wealth took advantage of low prices to acquire more assets, allowing them to increase their wealth when the market recovered. This led to greater concentration of ownership in fewer hands and made it more difficult for younger generations or those with lower incomes to access home ownership.

## 17. Despite growth, income instability hinders the vital prospects of millions of households, exacerbated by insufficient social benefits revealing a weak protection system. Spain emerges as an extreme case of economic fragility in Europe, with disproportionate vulnerability to crises, requiring urgent structural reforms

***Income instability reflects persistent social inequality and makes it impossible to develop vital projects***

Spain has historically shown a low capacity to improve people's incomes over time, especially when compared to other European countries. This potential for improvement depends largely on economic cycles. This instability is not distributed randomly. That same year, one in five people in the lower class suffered

significant income losses, compared to 7% of those in the lower-middle class, 4% of the upper-middle class and 1.3% of the upper class. In households made up entirely of members under the age of 40, single-parent families and minors, the frequency of large income losses is higher.

For many families, economic instability means that periods of relative stability are interrupted by sudden drops in income which deplete or wipe out savings, force them into debt and cut short vital projects. This is particularly worrying in childhood, given that economic uncertainty at this stage is often associated with situations of greater risk of persistent poverty, lower accumulation of human capital and poorer job prospects in adulthood, which can perpetuate the transmission of poverty conditions between generations.

### *Structural weaknesses make Spain an example of vulnerability to crises*

In comparative terms, Spain stands out for its high vulnerability to economic shocks. During the first decade of the 21st century, the incidence of large income losses affected 18-20% of the population, a higher percentage than in other Mediterranean countries. The most notable feature is the high sensitivity to crises: Spain was the country where the frequency of large income declines increased the most in both 2008 and 2020.

This differential vulnerability reflects deep structural weaknesses: a dual labour market which massively expels workers during recessions, a productive structure concentrated in unstable sectors, an undersized social protection system and a short-term business culture. While countries such as France maintain a relatively stable incidence of major losses even in times of crisis, in Spain it increases dramatically.

### *The social protection system has limited capacity to stabilize incomes and protect the most vulnerable*

Social benefits should act as a buffer against income losses, but their stabilizing effect is insufficient and biased toward certain groups. During crises, they partially compensate for falls in labour income, but paradoxically benefit high incomes more than low incomes. This is a consequence of the dominant role of contributory benefits (linked to employment), which means that those who have had better salaries receive better benefits.

The system has a very limited response capacity compared to that of other European countries. Spain has a higher incidence of large revenue losses than France, Italy, or Portugal, revealing the weakness of its automatic stabilizers. During the Great Recession, social benefits managed to partially offset initial losses, but their effect was limited and diminished as the crisis dragged on.

During the pandemic, exceptional measures such as ERTE (temporary suspension of employment contracts) enabled a more effective response, although still far from the usual levels of protection in Europe. For low-income households that lack savings or support networks, this assistance is essential, but non-contributory benefits barely manage to cushion economic fluctuations, leaving these families particularly vulnerable.

## 18. Family background continues to be decisive in life opportunities, refuting the idea of personal merit. Those who come from families with low educational attainment or migrants are more likely to experience poverty and precarious employment, while parental occupation and family networks have a direct influence, hindering upward mobility and protecting affluent families

Family background determines life opportunities with an intensity which belies the idea that success depends mainly on individual talent and effort. The data is compelling: children of people with low levels of education are twice as likely to be at risk of poverty as those of highly educated people (20% compared to 11% in 2023). This gap, far from narrowing with educational expansion, remains stable over time.

However, there has been a notable reduction in the poverty gap among adults (aged 25-59) based on the economic situation of their households during adolescence, which falls from 10.5% in 2011 to 6.4% in 2023 due to the reduction in risk for those from economically disadvantaged backgrounds (from 26% in 2011 to 23% in 2023) and an increase in the rate of those who experienced more favourable situations (15% to 16%).

Another relevant variable is place of birth. On the one hand, country of birth is an essential component of the risk of economic hardship in adulthood. On the other hand, the risk of poverty increases by a factor of 2.4 when at least one parent was born outside the European Union, compared to when both parents were born in Spain.

Educational attainment is one of the most decisive variables in explaining situations of poverty, which is why it is essential to analyse the factors generating inequality in access to and achievement of education. While the economic situation and educational level of parents have lost some importance, country of origin is becoming a more significant factor in inequality. Parents' occupation continues to be decisive: children of unskilled workers or those in the primary sector are twice as likely not to complete compulsory education (20% compared to 10.8% overall), while 64.5% of children of managers and senior technicians go on to university, compared to only 11.6% of children of unskilled workers. This 53-point gap is one of the largest in Europe.

With the same education, a university graduate who is the child of a manual worker has worse job prospects than a university graduate who is the child of a professional due to differences in support networks, references, contacts and cultural resources influencing access to better opportunities.

Parental occupation transmits not only economic resources for education, but also habitus, expectations, professional networks and tacit knowledge about how to thrive in educational and labour systems. In a labour market where contacts matter as much as degrees, children from lower classes compete at a

disadvantage even when they have similar training. Personal effort is not enough to achieve success and does not break social reproduction, but rather reinforces it by presenting as individual achievements what in many cases are inherited advantages, thus obscuring inequalities of origin.

In addition to the direct transmission of economic and cultural capital, there are other more subtle but equally powerful mechanisms that perpetuate inequalities. Participation in extracurricular activities acts as a decisive factor: those who did not participate for economic reasons have much higher rates of early school leaving. For those who grew up in difficult economic circumstances, these activities make the difference between staying in basic education or achieving higher education. Despite the positive impact of these activities, access to them continues to be conditioned by family resources.

Another key element is social capital, understood as the set of personal relationships and support networks with a real capacity to offer help—whether material, emotional, or in the form of opportunities. Having these support networks beyond the family nucleus reduces severe poverty from 12.5% to 9.6%. Regular participation in youth or leisure centres during adolescence reduces adult poverty from 12.3% to 6.9%. Having lived with both parents makes a difference of 14 points in adult poverty rates. These "soft" factors (networks, family stability, access to socialization spaces) are as decisive as the "hard" ones (education, income), but they are unevenly distributed according to social class, amplifying the advantages of origin. Children from wealthy families not only inherit more economic and cultural capital, but also entire ecosystems of support and opportunities shielding them from downward mobility.

## 19. Persistent territorial patterns of inequality show a virtually stable map of income and poverty, highlighting the gap between the north and south of the country. Social benefits have a decisive, albeit uneven, impact on maintaining income levels in different regions.

***Inequality is reflected in internal and territorial gaps in income and poverty***

Inequality in Spain is the result of two components: inequality within each community and income differences between communities. Inequality at the national level is almost entirely explained by the intraregional component, i.e., by inequalities within each territory.

However, the contribution to total inequality of some of the wealthiest communities, such as the Community of Madrid and Catalonia, has increased.

The map of inequality between territories has hardly changed since the beginning of the century, with the Basque Country and Navarre consistently above the rest and Madrid in third place, but more than €1,000 behind the Basque Country in terms of average household income. At the other end of the scale, Extremadura remains in last place and, together with Andalusia and Murcia, has the lowest average

household income. Castilla-La Mancha and the Canary Islands have not yet made it into the middle group, but they have been improving their positions. This inertia in regional differences in income levels is also reflected in the difficulties in reducing the gaps between the highest and lowest income communities.

In 2023, poverty patterns show stark contrasts between regions. Andalusia has a rate 10 points above the national average (20%), followed by Extremadura (7 points higher) and Castilla-La Mancha and the Canary Islands (5 points higher). At the other end of the scale, Navarre (13.8%), Madrid (12.8%) and the Basque Country (10%) are among the communities with the lowest levels of poverty. Internal inequality within each region also varies greatly: Madrid and Andalusia have the greatest internal inequalities, combining pockets of extreme wealth with large areas of poverty.

***Benefits are crucial to sustaining incomes, although there are significant differences in coverage between territories***

In many communities, poverty rates would be much higher without social benefits, demonstrating that these benefits play a key role in sustaining incomes, although their impact varies across territories. In the case of poverty, cash benefits are effective in reducing the number of people below the threshold, but their low amount limits their ability to significantly improve inequality indicators.

The differences between regions in the redistributive impact of the benefit system are notable. Benefits other than pensions have a greater effect in low-income communities, implicitly acting as transfers between regions. The decentralization of social welfare services has created significant differences in effective protection depending on the autonomous community: regions with greater fiscal capacity only supplement state benefits when there is a clear political will to allocate these resources to the fight against poverty, while the poorest regions offer minimal coverage. This inequality in social protection amplifies existing territorial differences.

## 20. Despite its necessity, the energy transition is exacerbating inequalities by disproportionately penalising the most vulnerable households, which requires the urgent deployment of strategies to ensure a just transition and mitigate its regressive effects

Although undeniably necessary, energy transition is generating new forms of inequality with negative impacts on the most vulnerable. Households in the lowest 10% income bracket spend an average of 10.7% of their income on household energy supplies, while those with higher incomes spend only 2.4%. It would therefore be expected that the burden of energy and environmental taxes would have a disproportionate impact on lower-income groups.

At the local level, smaller towns are more dependent on polluting energy sources and private vehicles due to limited access to public transportation. In addition, they are more likely to live in older, isolated homes, which exposes them to adverse weather conditions and increases their energy needs. This last characteristic is shared with low-income households, regardless of where they are located, as they are generally forced to live in energy-inefficient homes and, if they own a vehicle, it is likely to be an older, more polluting model.

Certain regions dependent on carbon-intensive industries face risks of deindustrialization and job losses. Without compensatory mechanisms, the energy transition threatens to create a new geography of winners and losers, where costs fall on those least able to adapt, while benefits are concentrated among urban elites with the capital to invest in clean technologies.

To prevent the energy transition from increasing inequalities, it is essential to establish compensatory mechanisms designed to protect the most vulnerable groups. Key measures could include: direct aid to lower-income households to counteract the regressive effects of energy and environmental taxation; automatic granting of social electricity and heating subsidies to eliminate bureaucratic barriers; reindustrialization in clean sectors and technologies which sustain activity and employment in affected regions; investment in training and active employment policies that facilitate labour transition; and aid for the purchase of efficient vehicles, aimed primarily at lower-income households and linked to the withdrawal of the most polluting vehicles.

## 21. Children and young people are the big losers in a model cutting back on their future and opportunities. Generations sacrificed by instability, lack of support and conditions preventing them from building life projects

Children and young people are the big losers in a model cutting back on their future and opportunities. The child poverty rate (29%) is the highest of all age groups and among the highest in Europe. Young people suffer from temporary employment, involuntary part-time work and low wages that are double the Spanish average. The younger generations are entering the labour market with wages between 15% and 30% lower than their predecessors, leaving them with permanent “scars”. Given this situation, they are unable to buy a home or save money and are forced to delay or give up on important life projects.

The transformation of housing into an investment space has broken the unwritten social pact which allowed each generation to access home ownership with an affordable effort. Currently, with prices rising much faster than wages, access to housing has become a key factor in defining social status. The concentration of properties in the hands of owners who purchase them as investments reduces the available supply and pushes up both purchase and rental prices. In this context, a young person who has to spend 60% of their income on rent—because they have no other way of accessing housing—finds their chances of saving, training, starting a business, having children, or building a life project in decent conditions blocked.

This reality is the result of political decisions which have not prioritised support for families or younger generations. The lack of public action has left young people exposed to a deeply unequal labour market, where precariousness—with temporary contracts and part-time jobs—makes them the first to be laid off in every crisis. At the same time, the income of those who support these households is not enough to cover basic needs, which exacerbates instability. The education system fails to correct disadvantages of origin and access to housing has become a privilege reserved for the few, preventing many young people from starting an independent and dignified life project.

We are therefore facing a breakdown of the intergenerational contract, in which young people precariously finance the welfare of previous generations with no prospect of future reciprocity. Without a radical shift which puts children and young people at the centre of public policy—guaranteed income for children, decent employment for young people, real recognition of the right to housing, truly compensatory education—Spain is mortgaging its future by turning a large part of its young people into a lost generation.

Chapter 3

# The dynamics of social exclusion in Spain after two decades of erosion: repeated crises and insufficient recovery (*)

## 22. Social exclusion is a multidimensional, dynamic and structural phenomenon which cannot be measured by a single figure or overcome by sectoral responses. FOESSA contributes two decades of rigorous evidence and opens up new qualitative avenues for understanding processes and guiding active inclusion policies designed to transform both individuals and contexts

### *The focus on social exclusion sheds light on the violations of the rights of the most vulnerable households*

The concept of social exclusion, which originated in France in the 1980s and was soon adopted by the European Commission, broadens the traditional view that focused solely on monetary poverty. It refers to the dynamic accumulation of difficulties preventing certain groups of people and households from enjoying their rights and participating fully in economic, political, cultural and relational life. For inclusion policies and social services—both public and third sector—this perspective is as essential as the minimum income is for the fight against poverty.

### *The six waves of EINSFOESSA show the evolution of exclusion both in times of crisis and in phases of recovery*

Since 2007, FOESSA has adopted this multidimensional and process-based approach through the implementation of the Survey on Integration and Social Needs (EINSFOESSA) with 37 indicators covering em-

(*) These pages contain a summary of the third chapter of: Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

ployment, consumption, housing, health, education, family relationships, social participation and support networks. The objective is to generate a social exclusion index that synthesizes the different situations of exclusion of households in various dimensions and classifies households and individuals according to different intensities of social exclusion: full integration, precarious integration, moderate exclusion and severe exclusion.

The six editions accumulated to date constitute a series which is almost unique in Europe, capable of showing how exclusion evolves both in times of crisis (financial, pandemic, inflation) and in phases of recovery. Each wave refines the definition and measurement of the indicators without losing comparability and the table in this summary shows their detailed evolution.

This effort contrasts with the official European measurement. The AROPE rate—a benchmark of the Europe 2020 Strategy—promised to capture "poverty and exclusion," but it is limited to three economic indicators (income, material deprivation, low work intensity), mixes reference years and does not take into account the simultaneous accumulation of difficulties. Nor does it reflect key dimensions such as housing, health, or participation. The recent list of 18 indicators agreed upon by the Social Protection Committee partially corrects this gap, but it still does not propose an index which integrates the results and leaves exclusion as a mosaic of unconnected measures.

***Exclusion is structural and rooted in our social and economic model***

Exclusion is structural as it is rooted in the socioeconomic model itself. Therefore, interventions cannot be limited to "adjusting" vulnerable people, but must be combined with community strategies and institutional reforms that modify the dynamics generating inequality.

At the same time, the concept recognizes the capacity for action and decision-making of those who suffer from exclusion, the right to social protection, the right to a minimum income and to social services with the human resources and capacity to address these situations, as well as the support of workers and volunteers who assist in processes of personal and collective change.

In practice, the comprehensive response is advancing more quickly in the field of social entities and in some municipalities than in central and regional administrations, which are trapped in bureaucratic inertia that fragments interventions, reducing their effectiveness and even introducing notable contradictions in their orientation. Inter-sectoral coordination remains the major challenge if we are to curb exclusion, which is likely to increase in the medium term.

***Social relations as the epicentre of inclusion require public strategies focused on strengthening community networks, integrating social prevention with differentiated universal guarantees***

In order to delve deeper into the transitions between inclusion and exclusion, the IX FOESSA Report adds specific qualitative research. It analyses stories of rise and fall and identifies milestones which can lead to exclusion—job loss, family breakdown, eviction, illness—and factors facilitating the process of social inclusion, such as support networks, training, or early access to benefits.

This dynamic approach complements the static image offered by any survey and allows for the design of interventions better suited to people's actual trajectories. It helps to understand how personal relationships can act as both a support and a barrier in the processes of social exclusion and inclusion. Furthermore, relationships are key to connecting and giving meaning to the other factors that influence these dynamics. In this regard, public policies and social intervention which focus more on this factor are necessary, developing preventive actions which activate community and family cohesion and networks in general. At the same time, we must continue to advance in the rights-based approach which, while defending universality, guarantees differentiated access routes depending on the groups and their circumstances.

## 23. Each crisis widens the social divide and recoveries are no longer able to close it. Social integration is gradually eroding, dragging society as a whole towards greater levels of precariousness. In 2024, severe exclusion remained 52% higher than in 2007, despite the improvement following the pandemic

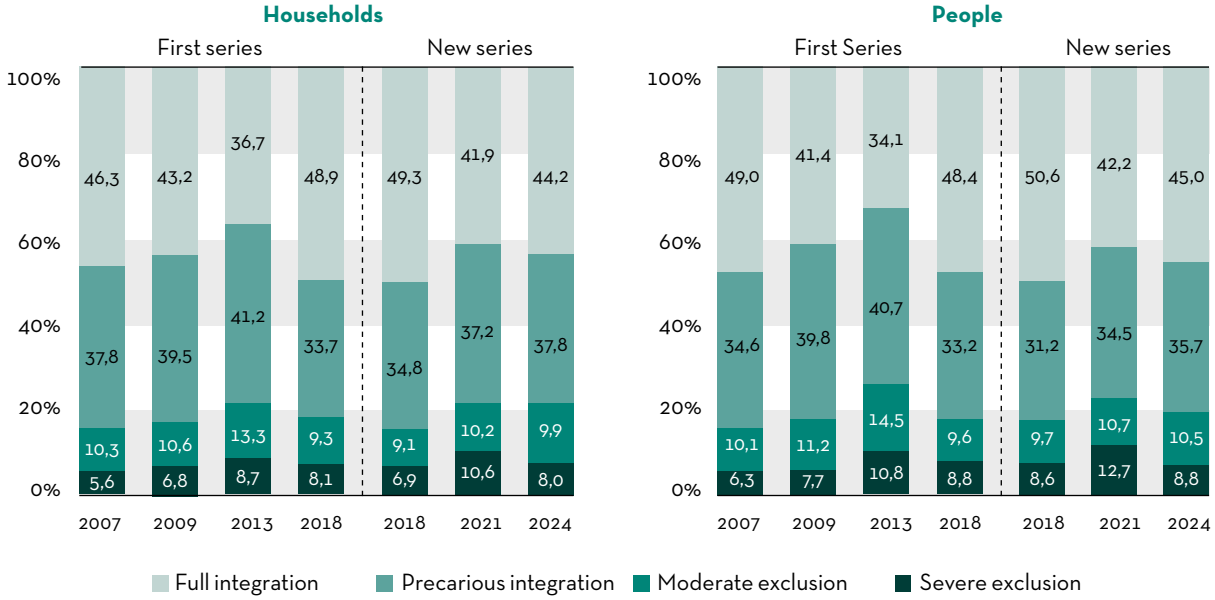
***After the severe impact of the pandemic, Spain has seen an improvement in terms of social integration, but is still far from the living conditions of 2018***

The 2024 edition of the EINSFOESSA survey confirms that the social impact of COVID-19 is beginning to subside: the proportion of households in exclusion has fallen by almost three points and that of individuals by more than four points compared to 2021. The decline is concentrated in the most severe category: severe exclusion, which fell by four points, while moderate exclusion remained virtually unchanged. At the same time, full integration—households without any of the 37 indicators affected—rises by 3.2 points and precarious integration by 1.2 points. The immediate picture is therefore one of relief.

***Currently, 9.4 million people in Spain are affected by various processes of social exclusion. Since 2007, full integration has declined, while both precarious integration and severe exclusion have increased***

However, a longer view reveals a different curve. Even in 2018, after four years of post-financial crisis prosperity, the ground lost in 2009-2014 had not been recovered, nor have the successive blows of the Great Recession and the pandemic been fully offset. Compared to 2007, total exclusion remains 2.9 points higher, with severe exclusion 2.5 points higher. Conversely, full integration has eroded by 4 points and is far from covering half of the population of 2007. The dynamics reveal a structural pattern: crises rapidly expand exclusion, while recoveries only partially reduce it. Without far-reaching reforms, each cycle leaves a thicker layer of vulnerability.

Evolution of social integration levels in households and the population of Spain (2007-2024)




*Source:* EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

In 2024, 9.4 million people are affected by different processes of social exclusion (2 million more than in 2007). Of these, 4.3 million are severely excluded. Although between 2021 and 2024 the number of excluded people fell by 1.7 million, public resources allocated to inclusion should grow in line with a 52% increase in the severely excluded population compared to the beginning of the series (1.4 million more since 2007).

### *The size of the home is the factor with the greatest impact on social exclusion processes*

Among the eight dimensions, the one which has improved the most is employment. Households affected by exclusion from employment fell from 24.7% to 14%, the best figure since 2007. In 2013, they stood at 41.5%. The flip side is housing: after a respite in 2018, residential exclusion is on the rise, affecting one in four people and 88% of those in severe exclusion. The strain of paying rent, precarious housing tenure and overcrowding are now the main drivers of a housing emergency which overshadows progress in employment.

The political dimension is also worsening. The population without the right to vote—foreigners of immigrant origin—is growing and active abstention or non-participation in civic organizations is skyrocketing, fuelling "democratic disaffection".

Meanwhile, indicators of social isolation are increasing due to the greater presence of people who have been in closed institutions (juvenile centres, prisons, psychiatric hospitals). This transition stigmatizes and breaks networks, although neighbourhood and family support has remained strong and even improved since 2018. There is less conflict and domestic violence, but more addiction, confirming that

Population affected by each dimension of social exclusion for the total population, the excluded population and those suffering from severe social exclusion (%)

| | Total population | | | Excluded population | | | Population suffering from severe exclusion | | |
|---|---|---|---|---|---|---|---|---|---|
| **Dimensions of exclusion** | **2018** | **2021** | **2024** | **2018** | **2021** | **2024** | **2018** | **2021** | **2024** |
| Exclusion from employment | 16,1 | 24,7 | 14,0 | 58,5 | 68,4 | 49,4 | 72,1 | 78,7 | 63,2 |
| Exclusion from consumption | 14,5 | 17,6 | 13,8 | 62,7 | 60,3 | 53,3 | 86,5 | 78,4 | 74,2 |
| Exclusion from political participation | 12,8 | 14,5 | 19,4 | 35,2 | 36,2 | 45,8 | 45,0 | 43,1 | 50,2 |
| Exclusion from education | 13,0 | 13,2 | 13,7 | 24,3 | 23,5 | 26,5 | 28,9 | 27,2 | 29,5 |
| Exclusion from housing | 20,0 | 23,2 | 24,2 | 69,4 | 68,7 | 76,8 | 83,9 | 81,5 | 88,4 |
| Exclusion from health care | 14,1 | 17,0 | 14,8 | 48,3 | 50,8 | 49,0 | 67,4 | 69,8 | 67,3 |
| Social conflict | 5,1 | 9,7 | 5,7 | 14,2 | 21,9 | 16,6 | 17,6 | 24,6 | 20,9 |
| Social isolation | 3,0 | 4,4 | 5,4 | 3,3 | 7,7 | 13,3 | 3,2 | 7,9 | 16,6 |

*Source:* EINSFOESSA 2018, 2021 y 2024.

exclusion fundamentally causes suffering to those who experience it and that this does not necessarily affect safe coexistence.

In terms of health, the system has recovered some of its pre-coronavirus momentum, but cracks remain: cases of serious illnesses without treatment have risen by 1.5 points in the last year and almost two million people are still unable to afford medication or special diets. These deficits are most acute among the severely excluded population, where precarious housing and the income gap exacerbate morbidity.

***The response to social exclusion must be comprehensive and structural, going beyond short-term measures to build a welfare state that transforms recoveries into lasting progress.***

The reduction in exclusion in 2024 demonstrates the combined effectiveness of economic recovery, temporary layoffs, minimum income and welfare state reinforcements. However, the cumulative erosion since 2007 and the profound impact on housing, participation and isolation reveal systemic limitations. Without structural policies—increased public social rental housing and emergency social housing, rental market reform, reinforcement of public services, state-regional-local coordination and community strategies—the next crisis will once again widen and deepen the gap. In short, the diagnosis highlights a twofold lesson: inclusion is possible, but it requires an ambitious and stable welfare state that turns every recovery into lasting progress rather than a mere pause between setbacks.

# 24. Employment no longer protects or includes everyone; it is polarised between skilled jobs and precarious work. Instability, chronic unemployment and bias prevent people from building sustainable lives. Technological transformation and the undervaluation of essential sectors, such as care and hospitality, close off access to decent employment for vulnerable people. Without profound reform, working no longer guarantees escape from exclusion

***Employment is no longer a shield against exclusion: one in ten workers in Spain lives in a situation of social exclusion***

The post-pandemic recovery has revived the Spanish labour market, but the resulting social integration remains fragile and uneven. In 2024, employment-related exclusion fell to 14% of households, its lowest level since 2007, in line with an average unemployment rate of 11.3% (2.8 million people). However, this improvement coexists with the expansion of precarious jobs and persistent vulnerability among those who remain outside the labour market.

***The dualization of the labour market is intensifying, while the improvement in the unemployment rate coexists with the proliferation of precarious jobs which perpetuate exclusion through insufficient wages and a lack of social protection***

Data from EINSFOESSA confirm this duality. On the one hand, extreme situations are declining: households whose breadwinner has been unemployed for at least a year have fallen from 4.3% to 2.2%, those accounting for all unemployed workers have declined from 10.3% to 6% and severe job instability has been halved. On the other hand, at the same time, less inclusive jobs are on the rise: "exclusion jobs"

—marginal street vending, day labourers, unskilled domestic workers, waste collection—account for 2.7% of households and jobs without a contract or social security contributions account for 2.2%. These occupations combine low wages, lack of protection and social stigma. However, long-term unemployment follows a unique trend, still exceeding pre-Great Recession levels; in 2024, one in four unemployed people had been looking for work for more than two years.

***Job instability and unfair working conditions, especially in the most vulnerable sectors, prevent people from breaking the cycle of poverty and material deprivation and make it difficult to build a sustainable life***

Having a job provides protection, but it does not guarantee immunity: one in ten employed people live in social exclusion and over a third of the moderately or severely excluded population are in work. The blow is much greater for unemployed people: almost six out of ten suffer from exclusion—one in three

in its severe form—tripling the incidence in 2007. In households where the breadwinner is unemployed, more than 80% suffer from exclusion and more than half from severe exclusion. Unemployment is thus revealed as the main accelerator of vulnerability.

***Wage gaps and significant undervaluation persist in key sectors of the economy, such as care, hospitality and services***

Trajectories within inactivity also diverge. Those engaged in domestic work and students are now at greater risk of exclusion than before the pandemic, while pensioners have halved their vulnerability and are now the least exposed group, a historic change reflecting the stabilising effect of the pension system and the improvement in minimum benefits.

The final balance shows an improvement in employment accompanied by greater precariousness and fragility for those who remain unemployed. Inclusion policies must focus on the unemployed and those in low-quality jobs. Active measures—guidance, training, hiring incentives, protected employment—must be coordinated with social, mental health and family care support. Without sufficient human and economic resources, as well as stable coordination between social services and employment offices, vulnerability risks becoming chronic despite macroeconomic progress. It is not people who fail, but the system.

25. It is not people who fail, it is the system which does so. Most people who are excluded make an effort, but they face fragmented, poorly tailored and ill-suited services. Without investment in guidance, training and coordination, its activation becomes more of an endless cycle than an effective way out.

***Three out of four households experiencing severe exclusion actively resist exclusion by mobilizing inclusion strategies and demonstrating resilience***

Data from EINSFOESSA 2024 confirm that most households experiencing exclusion participate in some form of inclusion-oriented activity (employment, training, education, or social services programs). Between 2021 and 2024, with health restrictions now lifted, the rate of households experiencing exclusion which participated in activities for their social inclusion jumped from 67.6% to 77.3%. More than half (52.8%) remained in employment throughout the year, almost one in four accessed training and nearly three in ten received specific support from social services for inclusion. In other words, those who suffer the most intense exclusion mobilize more strategies than households as a whole to escape it.

The transformation of social services in the wake of the pandemic highlights the shift from welfare assistance to personalized interventions focused on social inclusion pathways.

Carrying out various activities aimed at inclusion in households and in households affected by social exclusion (% of households in each group)

| | Moderate exclusion | | | Severe exclusion | | | Total households | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2018 | 2021 | 2024 | 2018 | 2021 | 2024 | 2018 | 2021 | 2024 |
| Someone works from home during the year | 72,0 | 69,9 | 67,6 | 57,0 | 49,5 | 52,8 | 69,5 | 66,1 | 69,3 |
| Someone studies at home during the school year | 23,2 | 20,8 | 20,2 | 22,6 | 18,4 | 17,2 | 18,9 | 18,7 | 16,7 |
| Someone receiving training at home in the last year | 16,0 | 20,4 | 23,6 | 10,1 | 17,0 | 23,8 | 15,6 | 20,9 | 23,6 |
| The household receives support for inclusion from social services | 11,1* | 11,1 | 13,5 | 26,9* | 21,9 | 28,4 | 4,4* | 4,5 | 5,8 |
| Total households in which someone carries out inclusion activities | 81,0* | 79,0 | 81,3 | 71,1* | 67,6 | 77,3 | 76,8* | 71,8 | 75,8 |

**Note:* The impact of social services' inclusion activities for 2018, for which there are no comparable data, is estimated based on the population using these services and the average proportion of those participating in inclusion activities

*Source:* Prepared internally based on EINSFOESSA 2024.

During 2021, the huge increase in emergency aid (food, financial benefits) overburdened social services. With the extension of the minimum living income (IMV) and the gradual lifting of restrictions, the pressure on social services eased: the proportion of severely excluded households receiving basic assistance fell from 52% to 28%, while assistance focused on inclusion pathways rose from 22% to 28%. The bureaucratic relief generated by the IMV allowed professionals to devote more time to personalized actions.

### *The most vulnerable groups disprove the myth of passivity by doubling their participation in inclusion programs and maintaining high rates of active job search*

Evidence confirms that the most vulnerable population groups do not "disengage," but rather encounter systemic obstacles preventing them from turning their efforts into real integration. Broadening the focus to people aged 18 to 64 who have been unemployed for at least six months, participation in inclusion activities doubled compared to 2021 (from 25.8% to 51.1%) and active job search grew by 10 points (to 83%).

A logistic regression analysis shows that:

• Severe exclusion significantly increases the likelihood of participating in inclusion programs, debunking the stereotype of inactivity.

• Those receiving the IMV or minimum income are the group with the highest participation (85%), 30 points above the average, although their job search does not differ from the rest.

• People with disabilities or mental illness participate more in inclusion programs, but search for employment less intensely.

• The foreign-born population is more involved in training and social services, although it registers less immediate job search, sometimes limited by barriers to registering as job seekers.

***The gap between high individual motivation and low institutional capacity highlights an employment system with insufficient resources and inadequate guidance***

Spain allocates 0.76% of GDP to active employment policies (AEP), a high figure in absolute terms, but low when weighted by the unemployment rate: just 0.06 percentage points of GDP for each percentage point of unemployment, compared to 0.34 in Denmark. With only 5 counsellors for every 1,000 unemployed people (the European average is 17), the system lacks the staff needed to provide the individualized support which, according to international evidence, is key for highly vulnerable groups.

Furthermore, the budget is unbalanced: 40% is devoted to hiring incentives—with limited impact and little reach among excluded individuals—and only 14% to training, of which mixed employment/training programs (such as workshop schools) account for barely 6% of participants. The European Network of Public Employment Services classifies Spain as having "low organizational maturity," pointing to a lack of coordination between employment services and social services and poor adaptation to young people without qualifications, immigrants, or women who are victims of violence, who are, however, identified as priority groups by the Employment Law.

Pilot projects funded by the Recovery Plan show that intensive mentoring, multidimensional pathways and low professional ratios improve labour market integration and psychosocial well-being. However, their impact remains marginal because they have not been scaled up to the entire target population.

## 26. Housing is a new vector of inequality and a key factor in social exclusion. Adequate housing is an inaccessible right for many families, who suffer from insecurity and inadequacy. This has an impact on young people's financial resources, health and life plans

***The rental market has become one of the main routes to residential exclusion, due to increasing unaffordability and a shortage of public social housing for rent***

Over the last six years, housing has gone from being a factor of integration to becoming a major social emergency for the most vulnerable households. In 2024, one in four households suffers from at least one housing problem—related to access, habitability, safety, or environment—4 percentage points more than in 2018. Almost all EINSFOESSA housing exclusion indicators show a deterioration: severe overcrowding affects 7% of the population; damp, pests and bad odours already affect 6%;

precarious tenure (assignments, sublets, occupations, or eviction notices) reaches 6.3%; and exorbitant housing costs compromise the finances of 14.1% of households, despite a slight improvement after the pandemic.

### Indicators of residential exclusion in Spain Proportion of people living in households affected by each indicator in 2018-2024 (%)

| | 2018 | 2021 | 2024 |
|---|---|---|---|
| Household in substandard housing: shack, basement, barracks, prefabricated house, or similar | 0,3 | 0,1 | 0,3 |
| Household with serious deficiencies in the construction of the dwelling | 2,0 | 1,9 | 2,5 |
| Household with unsanitary conditions: dampness, dirt, odours and pests | 3,4 | 4,9 | 6,0 |
| Household in severe overcrowding (<15 m² per person) | 5,1 | 6,4 | 7,0 |
| Household with precarious housing tenure | 3,9 | 4,8 | 6,3 |
| Household with a very degraded environment | 0,8 | 2,1 | 1,5 |
| Household with people with reduced mobility and architectural barriers | 2,0 | 2,5 | 3,3 |
| Household with excessive housing costs | 12,4 | 17,1 | 14,1 |
| Household which does not have basic domestic equipment | 1,5 | 2,6 | 3,3 |

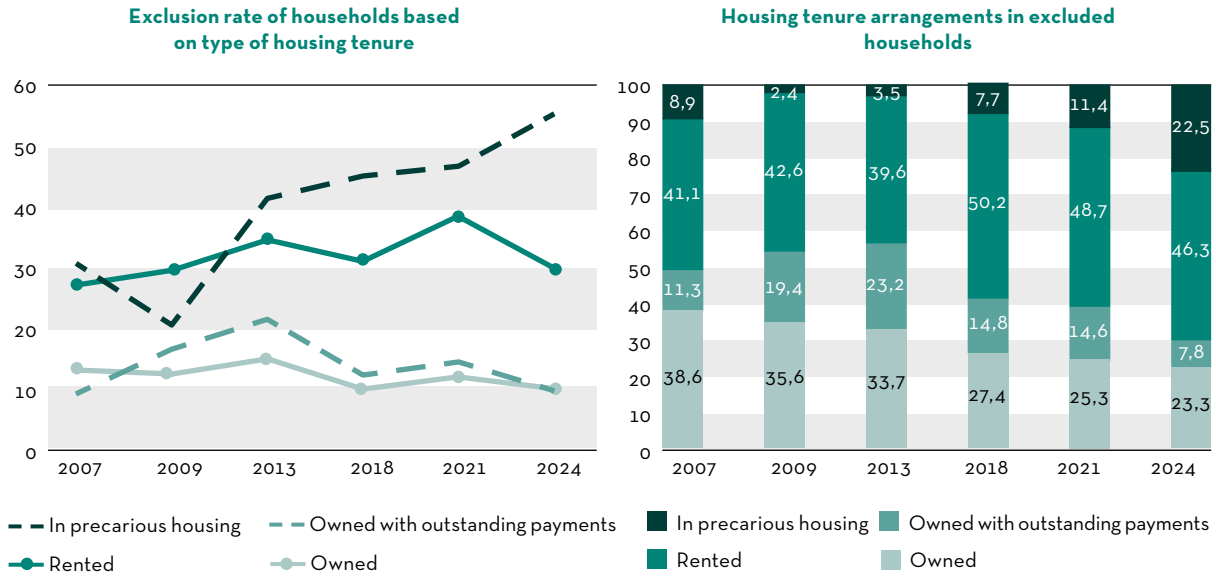
*Source:* EINSFOESSA 2018, 2021 and 2024.

The root of the problem is affordability: purchase prices and, above all, rental prices are rising well above the incomes of modest households. If housing costs are deducted from the family budget, 14.1% of the population falls below the severe poverty line. The effect is particularly harsh on those who were already in a precarious situation: households below 40% of the median income spend over 70% of their earnings on rent, compared to less than 20% in the wealthier strata. Mortgage payments also require sacrifices: in the poorest households, they consume 40% of income, three times more than in the upper classes. This extra effort concentrates exclusion in the sectors with the fewest resources and exacerbates their material deprivation.

***Property ownership continues to be a protective factor, while the loss of wealth and decapitalization push excluded sectors toward more unstable forms of tenure***

Adding to the price pressure is a drastic change in the tenure regime. In 2013, 57% of excluded households owned their homes (with outstanding payments); by 2024, that rate had fallen to 31%. Paid-off property, which previously protected 34% of vulnerable households, now protects only 23%. Renting is on the rise, but above all, unstable arrangements are proliferating: transfers from relatives or sublets without guarantees. As causality works both ways, the lack of stable access to housing reinforces exclusion, which in turn hinders access to adequate housing, fuelling a vicious cycle.

## Relationship between type of housing tenure and incidence of social exclusion (%)




*Source:* EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

***Faced with rising housing costs, many people are adopting resistance strategies revealing new forms of exclusion***

Housing insecurity is also reflected in the physical quality of homes. Overcrowding has increased by 43% since 2018, forcing 3.4 million people to share minimal space, return to their parents' homes, or move into "nano-apartments". Serious construction deficiencies now affect 2.5% of homes and unsanitary conditions affect 6%, while 3.3% lack basic domestic equipment. Households with members with reduced mobility face more architectural barriers (3.3%), which limits their autonomy and deteriorates their health. These shortcomings are invisible to the public because they occur "behind closed doors," so they generate less social pressure than homelessness or shanty towns.

The map of residential exclusion varies according to the size of the municipality. Large cities, global metropolises and much of the coastline have the worst accessibility problems: the cost of housing exceeds 40% of income in Barcelona, Palma and Malaga, and mortgage or rent payment defaults are twice as high as in small towns. Added to this are difficulties in paying for basic utilities: one in six urban households has problems paying for electricity or heating, compared to one in sixteen in rural areas. In contrast, towns with fewer than 10,000 inhabitants suffer from a shortage of essential services (public transport, primary healthcare, compulsory schooling), which limits their capacity to accommodate urban populations displaced by high prices.

***A more holistic vision is needed to address issues of liveability, environment and safety, as well as government policies to tackle the territorial imbalance between "depopulated Spain" and "overcrowded Spain".***

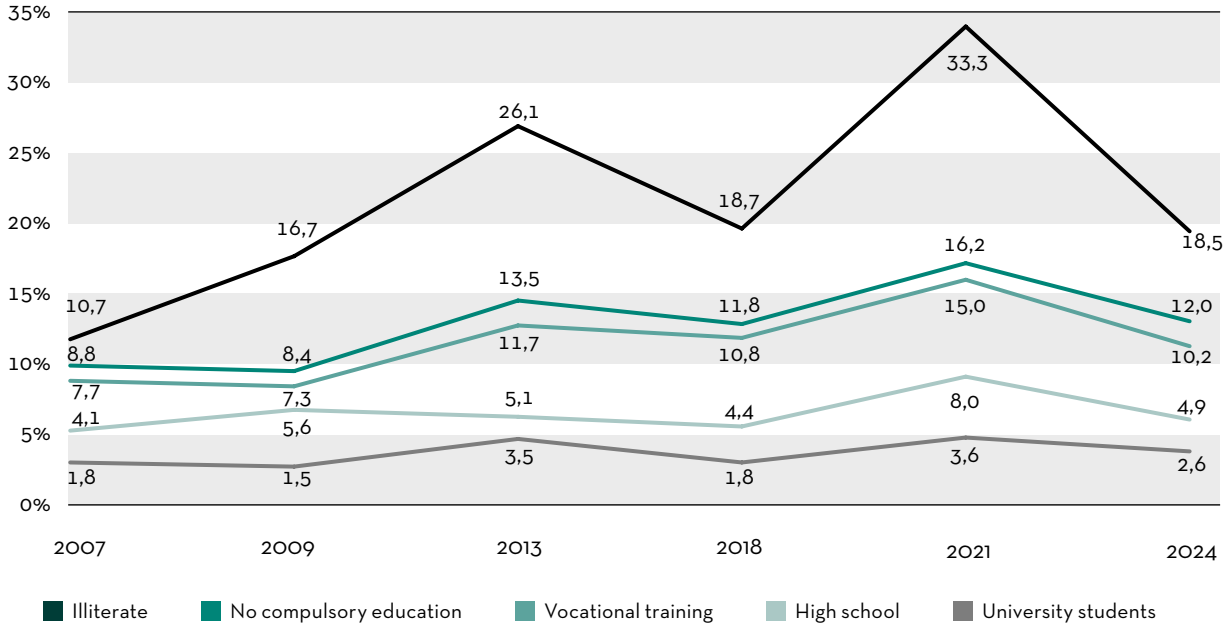
In the face of an emergency of this magnitude, diverse, far-reaching and coherent public policies are needed: rapidly expanding the social housing stock available for rent, but also facilitating access to home ownership for low-income households—through cooperatives, transfer-of-use arrangements, or rent-to-own schemes—and regulating the market to curb abusive price increases. It is necessary to rebalance the territory by encouraging business decentralization, teleworking and relocation to intermediate cities or rural areas through tax breaks, return incentives and improvements in transport, health and education infrastructure. In addition to an ambitious energy renovation and adaptation plan for homes for people with reduced mobility, financed with European funds and the mobilization of part of the nearly four million empty homes registered by the INE.

## 27. Compulsory secondary education no longer provides protection: in digital Spain,the "firewall" against poverty has shifted to upper secondary education and vocational training, making post-compulsory qualifications the new key to integration; without them, future employment prospects are limited and exclusion is inherited. Strengthening early education, preventing dropouts and increasing second chances is no longer just a goal of equity: it is the barrier that prevents the education gap from turning into chronic inequality

***Post-compulsory education is establishing itself as a new frontier of protection, where not completing higher education after secondary school increases the risk of severe exclusion by a factor of 2.7***

For much of the last few decades, educational advancement has served as the most effective firewall against social exclusion; today, its effect remains decisive, but it has weakened and shifted its threshold. Data from the EINSFOESSA 2007-2024 series show that not completing compulsory secondary education (ESO) increases the probability of falling into severe exclusion by a factor of 2.7, while completing post-compulsory education (baccalaureate, intermediate or advanced vocational training) reduces that risk by half. In an increasingly digital and automated labour market, the "hunger for qualifications" penalizes low-skilled profiles more than ever: ESO, which twenty years ago was sufficient to obtain reasonably stable jobs, no longer protects against precarious work or economic vulnerability.

Incidence of severe social exclusion according to the level of education of the population in Spain (2007-2024)




*Source*: EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

***The education system must be transformed into a preventive tool of primary importance in order to become an essential tool against exclusion***

The shift in educational standards presents the education system with a new structural challenge. Educational attainment has become the gateway to—or barrier to—social integration, meaning that education policy must evolve from being a desirable criterion of equity to a preventive tool of primary importance. This implies, first and foremost, drastically reducing early school leaving, which still stands at around 13%. Stopping dropouts before basic certification requires strengthening guidance, improving early childhood education for children aged 0-3—key to equalizing opportunities from the outset—and combating segregation based on social or migratory origin, which concentrates difficulties in certain schools.

For those who drop out, "second chance" programs must combine three ingredients: flexible training, psychosocial support and direct pathways to employment. Combined pathways of digital literacy, cross-cutting skills and paid internships are the most effective ways to reengage disengaged young people. Among the adult population already experiencing exclusion or trapped in precarious employment, the solution requires a combination of modular training, career guidance and social support coordinated with employment services and community organizations. Without this comprehensive framework, isolated training rarely translates into stable integration.

***The combination of low parental education and early entry into the workforce is a strong predictor of child poverty and the transmission of exclusion***

Educational inequality shows a clear intergenerational transmission. The combination of low parental education and early entry into the labour market strongly predicts child poverty and perpetuates exclusion: children of parents without post-compulsory education who start working before the age of 18 are twice as likely to repeat this pattern. Breaking this cycle requires family policies that support continuing education—scholarships, tutoring, summer camps—and a labour market which does not seek unskilled young workers.

***Extracurricular activities are another factor perpetuating inequality***

63% of households with children under 16 participate in at least one extracurricular activity. The differences in social integration are notable: sports are the most popular option in all strata, but participating in them outside of school (more expensive) ranges from 44% (integrated households) to 16% (severe exclusion). n languages, music, or dance, the gaps widen: external language classes are used by 15% of integrated households and only 3% of severely excluded households. This segmented access reinforces the cultural advantages of middle- and upper-class children.

## 28. The digital divide acts as an invisible wall. In a hyperconnected Spain, the digital divide is no longer just a technical problem, but represents the key which opens or closes access to employment, education and citizenship. Shielding the connectivity and skills of vulnerable households has become an essential new social policy in our time

***The digital blackout is consolidating its role as a multiplier of inequalities, reinforcing economic, educational and relational exclusion***

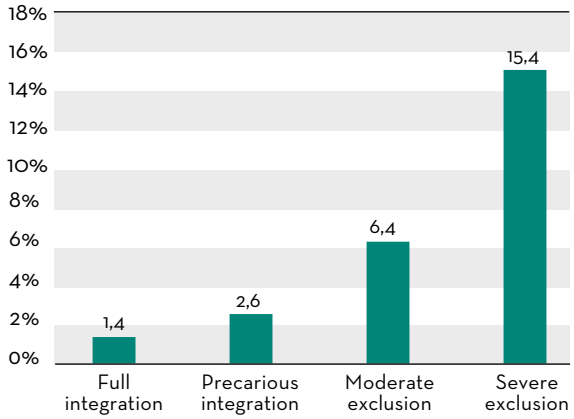
In today's hyperconnected Spain, the digital divide has become a powerful accelerator of all other inequalities. Data from EINSFOESSA 2024 reveal that one-third of vulnerable households live in a "digital blackout": they lack unlimited connectivity, adequate devices and/or the necessary skills to navigate online. This lack restricts job searches, distance learning, administrative procedures and social participation, creating a vicious circle which reinforces economic, educational and relational exclusion. The phenomenon manifests itself in three degrees. At the top is full connectivity, reserved for those who combine a stable network, computer or tablet and sufficient skills. The next level is precarious connectivity: there is internet and skills, but only a cell phone is available, which is insufficient for teleworking or advanced studies. At the bottom, and the most problematic, is the true digital blackout: at least one of these three pillars is missing, making it impossible to perform basic tasks such as sending a resume, downloading a certificate or helping children with *online* schoolwork.

The gap is not merely technological, it is also economic and territorial. In rural areas, 30% of households still do not have unlimited internet access, compared to 21% nationwide, and almost 6% do not have any device, reflecting both lower income and poorer infrastructure. Level of education and age widen the gap: when the main breadwinner is over 65 and has no formal education, the probability of lacking unlimited internet access rises to 57%; seven out of ten do not have basic digital skills. Households in severe poverty combine 35% without a stable connection with 34% without skills, doubling the shortcomings of the affluent strata.

***One in three households in exclusion suffers from connection cuts, which severely limits access to information, training and job opportunities***

The practical consequence is that one in three households experiencing exclusion suffers service outages or limitations and, as a result, misses out on crucial opportunities. Nine percent say they have been left out of government procedures; 1.2% were unable to apply for a job because they could not submit an application or attend an online interview on time. The figure may seem low, but it probably underestimates the actual gap: those who live offline are unaware of many opportunities they never get to see. E-government, which four out of five citizens already use to request appointments or benefits, runs the risk of transforming the right to interact or not with the government at the citizen's discretion into a privilege reserved for those who have good fibre optics, a computer and the necessary skills. Combating the digital divide is not just about installing Wi-Fi; it is about safeguarding equal opportunities in a society in which the physical and virtual worlds are already inextricably intertwined.

Proportion of households reporting that they have lost opportunities due to the digital divide, according to their level of integration/exclusion




*Source:* EINSFOESSA 2024.

Disconnection erodes self-esteem and a sense of belonging: children who are ignored in class may also be excluded from school chats; workers who are never copied on internal emails see their feelings of invisibility reinforced. Conversely, the universalization of messaging and social media can amplify discrimination from the physical to the digital space.

Therefore, the inclusion strategy requires five fronts: deploying universal broadband in rural areas and low-income neighbourhoods; creating public computer banks and subsidies for poor families; offering tiered skills training, linked to social and employment services; maintaining alternative in-person channels in health, education and official procedures to prevent disconnection from translating into loss of rights; and adding psychosocial support teaching critical, safe and emotionally healthy use of the internet and introducing everyone to emerging artificial intelligence.

## 29. Health has become a mirror of inequality: while diagnoses of depression and anxiety among the severely excluded population are double the average, waiting lists and privatisation undermine access to healthcare. Since 2021, the number of households needing treatment for serious or chronic illness but not receiving it has grown, doubling in the most vulnerable households

***The erosion of the public healthcare system makes health a new source of social inequality***

In 2024, health is confirmed as a decisive factor in social inequality in Spain. Growing waiting lists have eroded the protective capacity of the public system just when it was most needed. This deterioration is evident in the 1.5% increase, compared to 2021, in households reporting that they needed care for a serious or chronic illness and did not receive it throughout the year. The problem particularly affects families in severe exclusion (6.1%), where the rate is double the national average. When surgical delays or pharmaceutical co-payments become barriers, untreated illness reduces employability and exacerbates economic insecurity, creating a vicious circle difficult to break.

***The very limited attention paid to mental health deepens social exclusion when diagnoses of depression and anxiety reach critical rates among the most vulnerable groups***

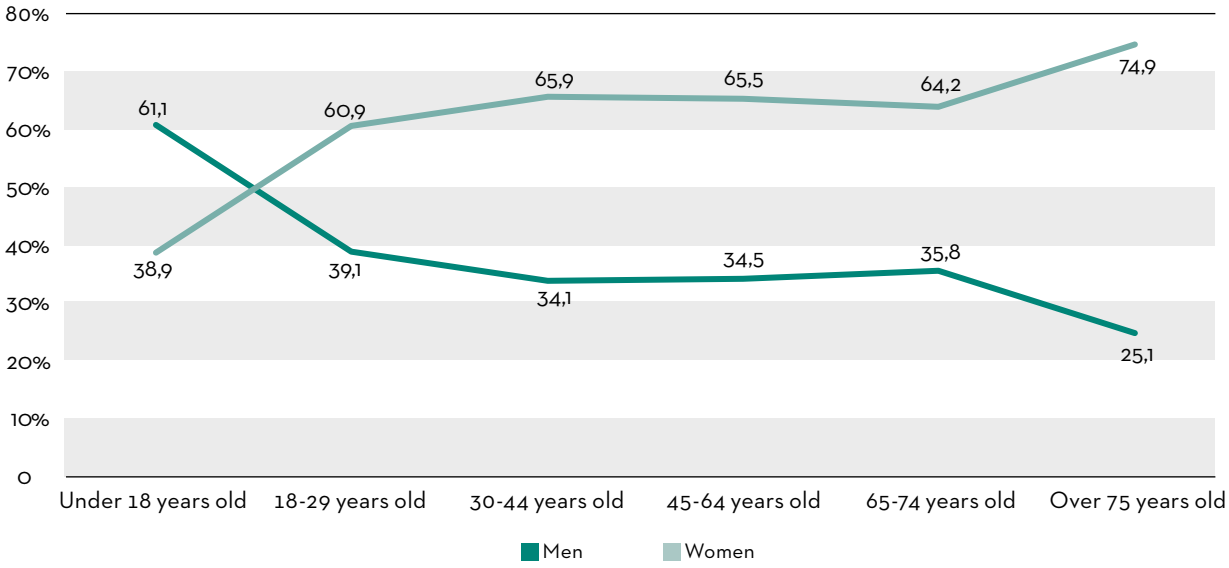
The health gap widens even further in the field of mental health. Although indicators have improved slightly since the peak of the health crisis in 2021, diagnoses of depression, anxiety or adjustment disorder now affect one in five people and exceed 35% among those living in severe exclusion.

***Women, young people and the elderly bear the brunt of the impact on mental health, highlighting how a lack of support multiplies risks, while community participation acts as a protective factor***

Women have a 60% higher prevalence than men; young people aged 16 to 29 suffer from conditions related to job and life uncertainty; and those over 65 suffer from a combination of physical

deterioration and unwanted loneliness. In addition, the absence of support networks increases the risk of mental disorder by 2.5 times, while membership in associations, sports groups or neighbourhood initiatives acts as a buffer, reducing the likelihood of psychological problems by around 30%.

Distribution by age and sex of people with mental health diagnoses in 2024




*Source*: EINSFOESSA 2024.

***Isolation and social conflict catalyse psychological distress, while health factors are intertwined with housing and relational conditions***

Those who live in degraded neighbourhoods or suffer domestic violence are more exposed to chronic stress and have fewer resources to cope with it. Thus, clinical factors are intertwined with housing, work and relational conditions, underscoring the need for comprehensive responses. Strengthening primary care and public mental health services, establishing transparent maximum waiting times, coordinating pathways between health, social services, as well as employment and fostering community networks capable of combating loneliness are essential steps. Without them, health—both physical and mental—will continue to reflect and amplify the gap that separates the most vulnerable groups from the rest of society.

## 30. Relationships are central to exclusion-inclusion, acting as both a protective and risk factor. Strengthening these bonds is key, as is developing rights-based policies recognising the needs of excluded groups and ensuring their effective access to inclusion.

***The weakening of support networks turns exclusion into total isolation, increasing absolute loneliness among Spain's most vulnerable sectors fivefold***

In Spanish society, absolute loneliness—households with no one to turn to in case of illness or difficulty—is now in the minority: it has fallen from 6.2% of households in 2007 to 4.7% in 2024, affecting less than 2% of people. However, this overall improvement hides a growing divide between the integrated and excluded populations. Among those suffering from severe exclusion, the proportion of people trapped in isolation has increased fivefold: from 3.2% in 2018 to 16% in 2024.

Longitudinal data from EINSFOESSA show that the ability to "pull on the network"—asking for help from family, neighbours or friends—was reinforced after the Great Recession, when cuts and precariousness pushed informal solidarity. With the pandemic, that network became strained and, far from recovering, continues to shrink. Today, a growing number of excluded households report that they have no one to turn to: only a third maintain mutual support relationships (compared to 63% in 2018), a third depend exclusively on external aid (32.5%) and another third neither give nor receive any support (30.5%).

Model of support relationships among severely excluded households, according to whether they help other households or have people to ask for help when they need it (% of households)

| | 2007 | 2009 | 2013 | 2018 | 2021 | 2024 |
|---|---|---|---|---|---|---|
| Mutual support | 51,5 | 47,1 | 53,8 | 63,3 | 36,5 | 33,2 |
| Only gives support | 6,7 | 9,2 | 12,8 | 5,4 | 7,1 | 3,8 |
| Only receives support | 12,9 | 18,9 | 20,7 | 18,4 | 36,1 | 32,5 |
| Neither gives nor receives | 28,9 | 24,8 | 12,8 | 12,9 | 20,4 | 30,5 |

*Source*: EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

***The breakdown of family and neighbourhood networks limits resilience, hinders access to information about assistance and reduces the chances of entering the labour market***

The old Spanish equilibrium—precarious jobs and an inadequate welfare state offset by strong family ties—has been transformed. Labour reform has reduced some of the precariousness and the "social shield" has expanded benefits, but the strength of community ties has deteriorated precisely among those who need them most. By losing relational capital, excluded sectors are more exposed to poverty and depend to a greater extent on public services and NGOs, which, in turn, must serve increasingly

fragile and homogeneously vulnerable networks. If the trend continues, social inclusion will rely less on mutual aid and more on the capacity—and quality—of public policies to weave new protections where the community once provided them.

***Public policies ignore the relational dimension despite it being the strategic factor which determines whether critical events lead to chronic exclusion or social recovery***

The IX FOESSA Report incorporates, as an analytical innovation, a dynamic reading of social exclusion that complements the image offered by the EINSFOESSA. The aim is to move from a static "snapshot" of prevalence to a "film" of trajectories: how households move between inclusion and exclusion, what factors trigger shifts towards dependence or autonomy and how structures, institutional resources and family initiatives themselves interact. Exclusion is understood here as a temporary, multidimensional and heterogeneous process, consistent with classical frameworks placing it along integration/exclusion gradients. The novelty lies in linking this processual approach with a detailed empirical matrix of factors and biographical milestones.

The cross-sectional finding is unequivocal: social and family networks are the strategic factor that articulates the rest of the inclusion/exclusion system. The same event—job loss, illness, debt—leads to divergent trajectories depending on the density, reciprocity and quality of the available ties. Formal networks can (partially) compensate for family deficits; family networks can compensate for institutional delays. Without incorporating relational indicators, it is impossible to interpret the meaning of other factors or anticipate their effect.

***The path to inclusion depends on available relational capital, which requires preventive actions designed to forge community and family ties***

Social exclusion cannot be explained solely by income or employment deficits; it emerges from the changing interaction between structures, institutional resources, relationships and families' own capacity for action. Understanding—and transforming—trajectories requires policies which simultaneously address both material conditions and networks of personal relationships. Where bonds are forged, exclusion becomes reversible; where they are broken, dependency accelerates. A scientific approach to inclusion in Spain must therefore measure and strengthen relationships as well as resources.

## 31. The political disconnection of vulnerable sectors is intensifying in parallel with the weakening of communities, which calls for inclusion policies to rebuild social ties and promote spaces for participation in everyday life

The deterioration of democratic health in the Spanish political system, widely debated at the highest institutional levels, seems to be reflected in a parallel process of political exclusion of a growing part of the population. An increasing number of social sectors are being marginalised from the collective

decision-making process, which not only reinforces their exclusion but also limits their ability to influence structural reforms which respond to their interests and needs.

This political distancing is accompanied by a weakening of social ties at the community level. Where primary solidarity networks—family, neighbourhood or informal—once acted as a support system in the face of labour market shortcomings or welfare state limitations, worrying signs of isolation and individualisation are beginning to appear. This fragmentation significantly reduces the capacity for collective resistance and reaction among the most vulnerable sectors.

In this context, it is crucial to strengthen inclusion policies from a community perspective, aimed at rebuilding social ties and promoting spaces for participation and belonging in everyday life. Only in this way can the political and social disconnection of those who need it most be halted.

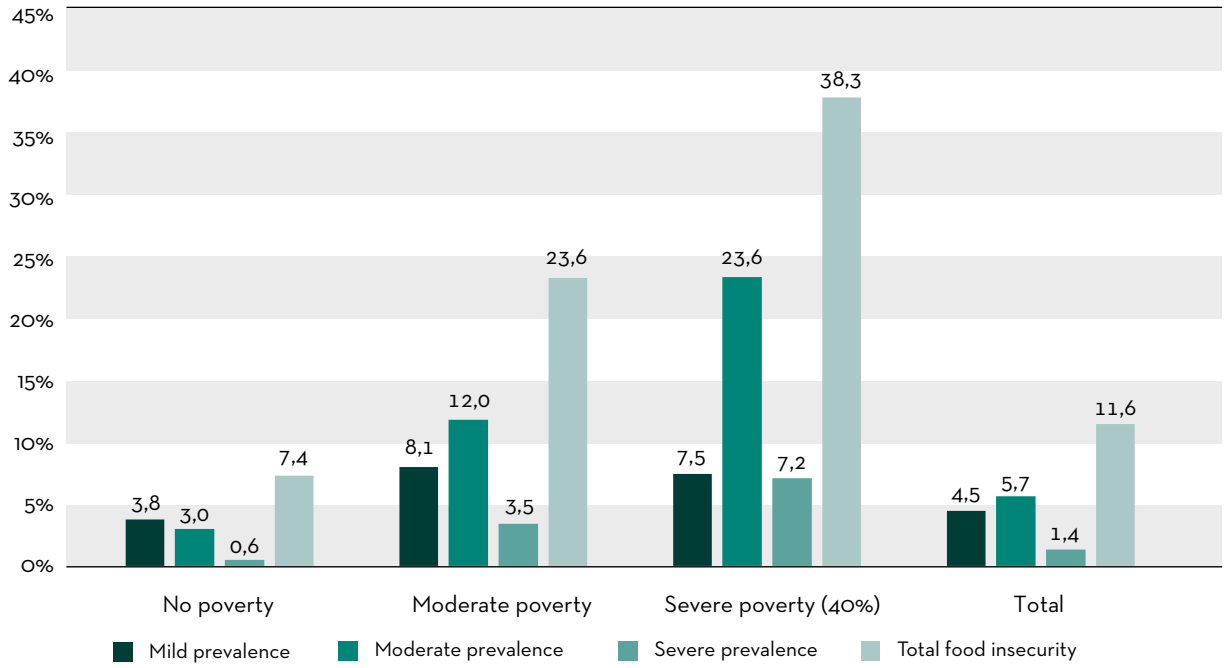
## 32. Food insecurity affects 11.6% of households, especially women, children and poor households. The right to adequate food is not guaranteed. Welfare programmes only alleviate the most urgent needs and the lack of a rights-based public strategy makes access to safe and nutritious food a privilege

EINSFOESSA 2024 measures food insecurity in Spain for the first time using the FIES scale, revealing that 11.6% of households suffer from it. According to the FAO, the FIES is a scale which, based on people's responses about their access to adequate food, classifies food insecurity into three increasing levels: mild, moderate and severe. Thus, 4.5% suffer from mild insecurity (low food quality), 5.7% moderate insecurity (reduced quantity, skipping meals) and 1.4% severe insecurity (days without eating due to lack of resources).

In addition, the risk of food insecurity is heightened in households headed by women, young or unemployed breadwinners, large families, single-parent families and families with minors. It also affects households with precarious employment or pensions, highlighting the fragility of certain incomes. The prevalence is particularly high among poor households (23.6% moderate, 7.2% severe) and those where housing costs leave the household below the severe poverty line.

Despite its structural nature, food insecurity remains off the political agenda. Existing aid is fragmented and short-term. A comprehensive, rights-based response is essential, articulating coordinated public policies, continuous evaluation and an Organic Law guaranteeing the effective right to adequate food in Spain.

Prevalence of food insecurity according to poverty levels




*Source*: EINSFOESSA 2024.

## 33. Children and young people are trapped in structural precariousness: 2.5 million young people are excluded and children account for a third of those suffering severe exclusion. An alarming chronic situation is becoming established, doubling the rates of 2007

The enormous generation gap that has widened over the last two decades continues to highlight the delicate social situation of children. It is necessary to continue strengthening policies aimed at reducing poverty and social exclusion in this group as a key strategy for breaking the cycle of generational reproduction of these phenomena.

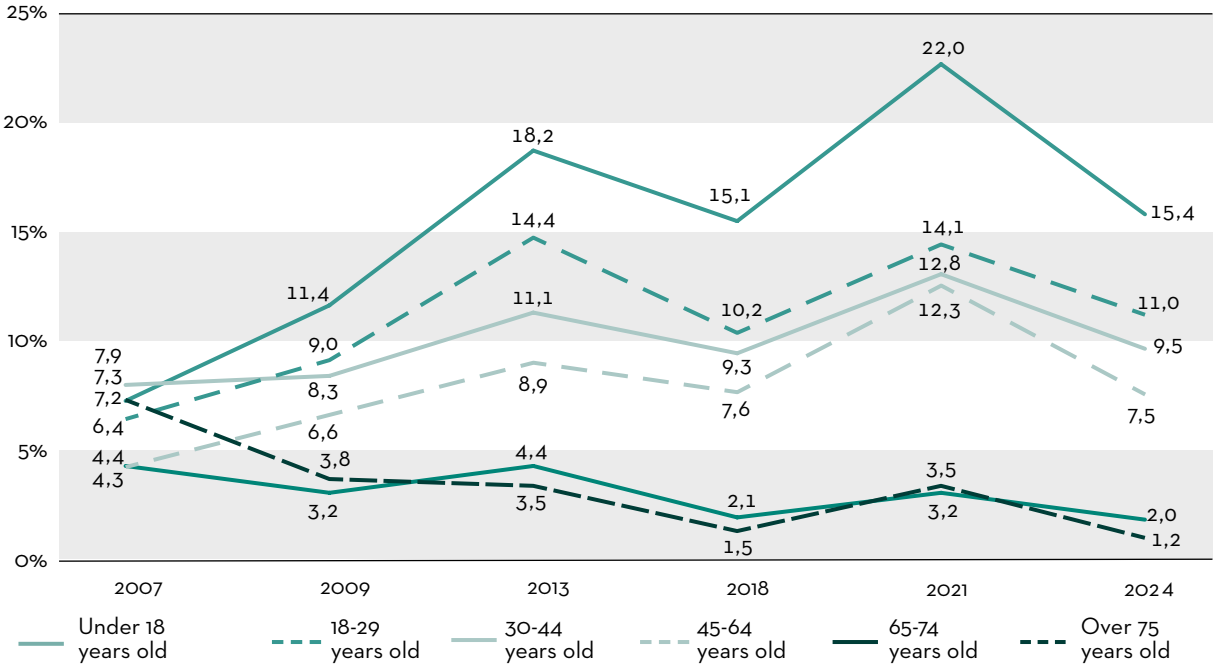
Since 2007, social exclusion among children and young people has continued to grow. Today, 2.5 million young people are trapped in conditions of structural precariousness

Children are emerging as the most affected group: minors now account for a third of severe exclusion and are present in 44% of these households, while those over 65 have almost disappeared (3.5%), reflecting both better pensions and access to home ownership.

In the last two decades, severe exclusion has affected young people much more than older people. Among those over 65, severe exclusion is residual (barely 2%). However, the situation is significantly

worse for children: 15.4% of minors live in severe exclusion, double the figure for 2007. An alarming chronic situation Meanwhile, among young people (aged 18-29), 11% of the population is in severe exclusion, representing an increase of 83% since 2007. This is a generation marked by a succession of economic and social crises.

Incidence of severe social exclusion in the population of Spain, by age group (2007–2024)




*Fuente:* EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

## 34. The gender perspective reveals the complexity of social exclusion. Inequalities are not apparent in aggregate data, as households compensate for gender distribution. However, they emerge when examining who supports the family economy and the type of family.

***Single-parent households and/or those headed by women experience greater social exclusion, highlighting intersectional dynamics requiring integrated policies on inclusion, gender equality, work-life balance and shared responsibility for care***

The high incidence of social exclusion in certain types of households, especially single-parent households and/or those headed by women, reminds us of the importance of maintaining a gender perspective in the analysis of social exclusion. Gender inequalities in responsibility for raising children increase processes

of exclusion with an intersectional dynamic. It is therefore necessary to strengthen the interrelationship between inclusion policies and policies on equality, work-life balance and shared responsibility.

The data from the EINSFOESSA 2007-2024 series shows a structural transformation of the social space of exclusion in Spain. First, the demographic profile is changing: severe exclusion is now slightly more prevalent among men (51%), but when broken down by the main breadwinner, the gap widens and shows an upward trend. In 2024, households headed by women suffered greater exclusion than those headed by men, a situation which has remained unchanged (with ups and downs) since 2007 and which even worsened after the COVID-19 crisis, as lockdown hit trade and services, sectors with a high proportion of female workers. Almost half of severely excluded households are headed by women (42%, up more than 15 percentage points since 2007).

***The increase in households supported by women coincides with worse indicators of exclusion, housing and access to treatment for these families***

The proportion of households where the main source of income is provided by a woman rose from 21.9% in 2007 to 35.9% in 2024. Far from translating into greater well-being, this increase coexists with worse economic and housing indicators:

- 26.7% exclusion in households with a female breadwinner, compared to 21.3% with a male breadwinner.

- 16% severe poverty after paying for housing (10.3% in households supported by men).

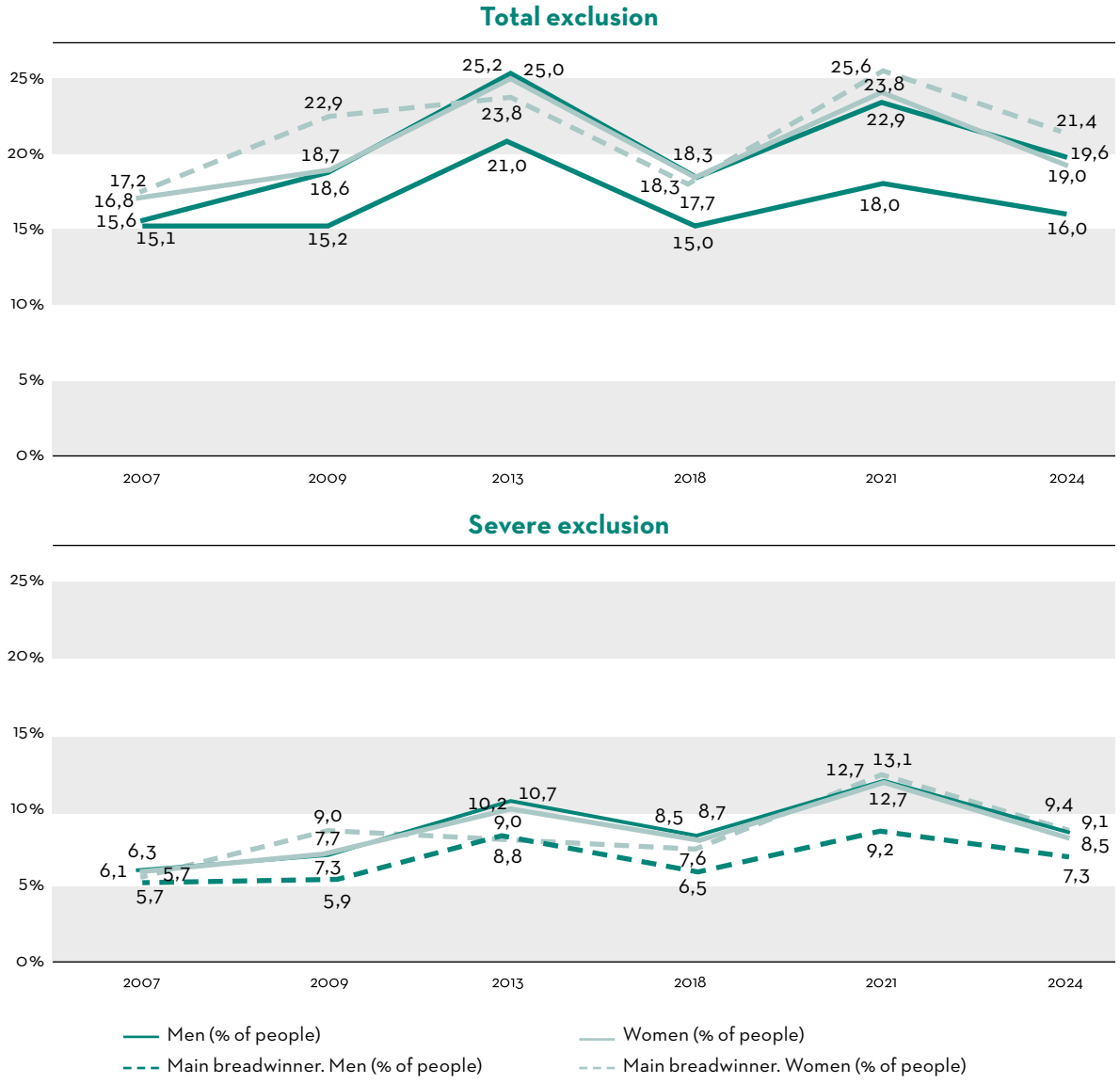
- 13.5% state that they cannot afford prescribed treatments or diets (8.8% with male breadwinners).

***The lack of paternal co-responsibility, conditioned by economic status, education and social integration, widens inequalities in childcare***

Spain maintains a "familialist" model where the bulk of care tasks fall on the family due to an insufficient public early childhood education network and the virtual absence of universal cash transfers. This promotes private strategies—mothers adjusting their working hours, help from grandparents, or hiring services—reproducing inequalities.

Thus, in half of households, the mother assumes sole responsibility for the care of children under 6 years of age. On the other hand, if we look at shared responsibility in general within the household, there are notable differences according to various socioeconomic variables. In fully integrated households, shared responsibility reaches 39%, while it falls to 20% in situations of moderate exclusion. Income level also has an influence: in high-income households, shared responsibility stands at 42%, compared to 20% in lower-income households. Finally, maternal education also makes a significant difference: when the mother has a university education, shared responsibility rises to 47%, but falls to 16% when she has no academic training.

Incidence of social exclusion and severe social exclusion by sex, for the entire population and for main breadwinners (2007-2024)




*Source:* EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

***The low social acceptance of universal childcare policies reflects a "familialist" model which reinforces gender and socioeconomic inequalities by leaving childcare in the hands of unequal family resources***

The "familialist" model is reflected in public opinion: only 35% support universal childcare services and benefits, similar to the support received by dependency or minimum income and much lower than the priority given to employment (67%) or housing (44%). Even among households with children under 16, support for universality barely rises to 40%. The lack of social pressure encourages state inaction and

perpetuates inequality: children are exposed to the resources of each family and, by extension, to gender inequality (female overload) and class inequality.

## 35. The integration of the immigrant population is improving, but not enough. It is crucial to speed up regularisation, guarantee access to decent employment and housing, combat discrimination and reinforce inclusion from the outset. This will reduce the distance separating many foreigners from full citizenship and enable their demographic, economic and cultural potential to be harnessed

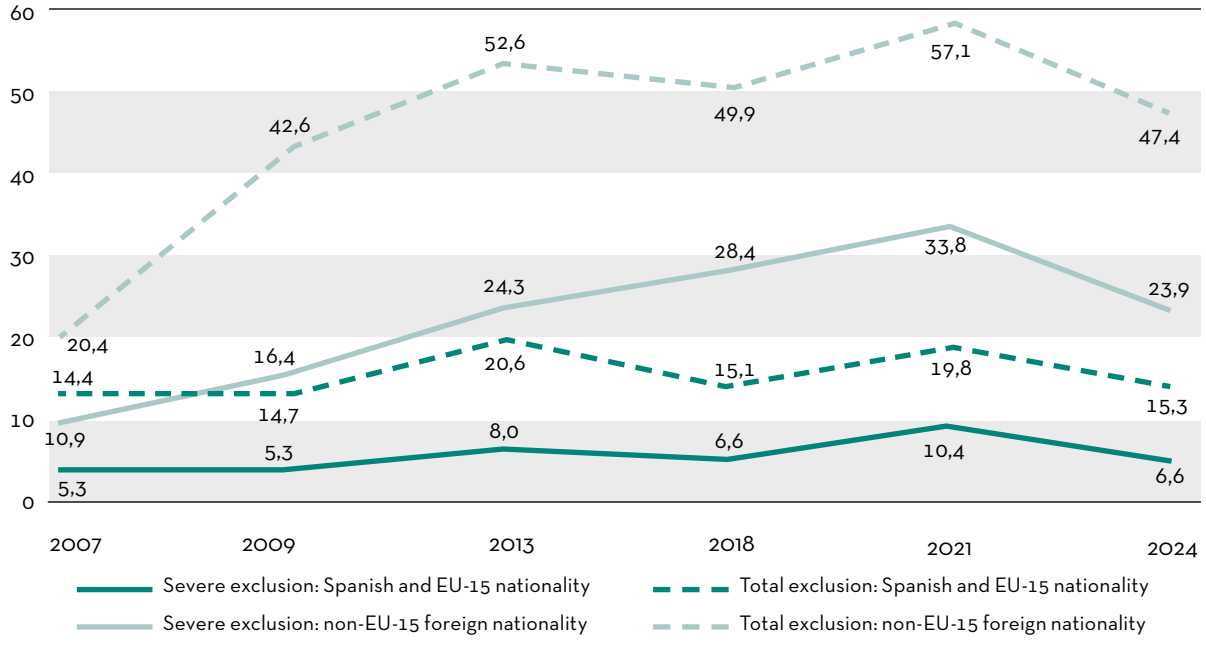
Immigration has become a structural feature of contemporary Spain. In 2024, 13.4% of the population will be foreign nationals and 18.2% will have been born outside the country (around 8.8 million people, four times more than in 2000). One in three children is now born to a foreign mother, meaning that the demographic contribution is decisive in maintaining the birth rate and the size of the labour force.

Economically, the migrant population has been an essential driver of both recent GDP growth and the day-to-day functioning of a highly segmented labour market prone to precariousness. Sectors such as agriculture, domestic service, care and tourism depend on foreign labour. Unlike other European countries, migration flows in Spain adjust relatively quickly to the economic cycle: they fall during crises and rebound during periods of expansion, which has eased social and political tensions... until now. Following the COVID-19 shutdown, inflows are returning to pre-Great Recession levels, driven mainly by Latin America.

However, social integration is progressing too slowly. The Great Recession shattered the fragile path to inclusion that had been achieved during the property boom: precarious employment was the first to collapse, and with it, the sense of progress. Subsequently, the pandemic and the price crisis exacerbated precariousness. Between 2007 and 2024, the foreign population bore the brunt of the crisis in terms of employment and income.

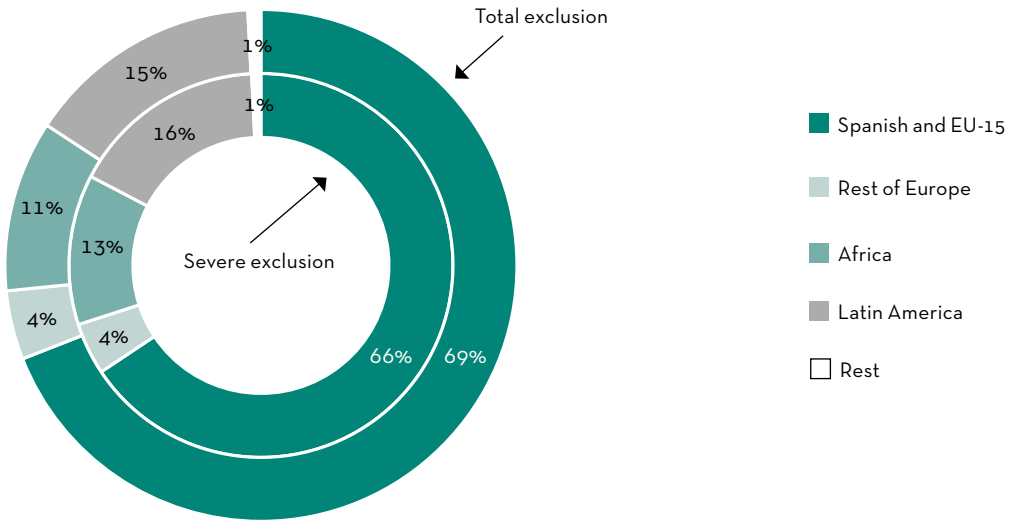
EINSFOESSA data indicate that, even with the slight recovery in 2021-2024, the gap persists: foreign nationals suffer almost four times more severe exclusion and three times more total exclusion than Spanish nationals. The incidence is particularly high among Africans (six out of ten experience some form of exclusion) and significantly lower, although still high, among Latin Americans and non-EU Europeans. Part of this variation is due to the dynamics of migration flows: new arrivals tend to score low on social indicators, while the exodus of population during the construction crisis dramatically reduced Latin American exclusion rates as those who were worst off left. It should be emphasised that exclusion is not "imported": seven out of ten people experiencing social exclusion have Spanish or EU-14. However, certain migrant groups, particularly Africans, are concentrated in the most extreme situations and require specific support strategies within a universal approach.

## Incidence of social exclusion and severe social exclusion by nationality




*Source*: EINSFOESSA 2007, 2009, 2013, 2018, 2021 and 2024.

## Distribution of the excluded population by nationality (2024)




*Source*: EINSFOESSA 2024.

Administrative status is revealed as a yardstick for integration: in 2024, 67.5% of non-EU nationals in an irregular situation suffer from exclusion, compared to 43.7% of those who have a residence and work permit. Irregularity, which declined during the crisis as arrivals slowed, is rebounding with the recovery of the flow and the management of regularisation (62% of undocumented migrants say they are in the process of regularising their status). Caritas documents half a million cases in 2022 (550,000 in 2024), 43% more than before the pandemic.

## 36. With a demographic weight similar to that of Aragon, the Roma community suffers the highest levels of exclusion. A comprehensive strategy combining decent employment, affordable housing, early school success and effective action against systemic discrimination is vital. Without this, the historical gap will continue to be reproduced generation after generation

***An estimated population far higher than official figures reveals that there are between 1 and 1.3 million Roma people in Spain, with a social exclusion rate of 50.5%***

EINSFOESSA 2024 introduces a self-identification mechanism which, together with traditional hetero-identification (identification by a third party), allows us to estimate that there are between 1 and 1.3 million Roma people in Spain, a demographic weight equivalent to that of regions such as Aragon. This figure challenges current official estimates and highlights the paradox: such a large group continues to suffer levels of exclusion which would be socially unacceptable in other communities. Part of the integration achieved is not reflected because many people, as their living conditions have improved, have felt the need to hide their Roma identity to avoid prejudice or discrimination.

Severe exclusion is the dominant feature. In 2024, it affects 50.5% of individuals and 44.2% of Roma households, rates unmatched by any other group of similar size. Although there is a decline of about 10 points between 2021 and 2024, the historical series shows that the Great Recession doubled exclusion rates and the general recovery has barely touched them. It is estimated that between 520,000 and 669,000 Roma people are severely excluded and between 361,000 and 465,000 are in severe poverty; between 716,000 and 920,000 suffer from a combination of both.

***The high concentration of minors in situations of severe exclusion reflects a structural and intergenerational phenomenon marked by job insecurity and housing emergencies***

The generational dimension exacerbates the situation: seven out of ten Roma children under the age of 18 live in severe exclusion and the incidence among young people (48.9%) is 86.6% higher than in 2007. In contrast, only 17.1% of those over 65 suffer severe exclusion thanks to pensions and home ownership, highlighting a critical intergenerational gap. The indigenous Roma community

shows a total exclusion rate 16 points higher than that of recent immigrants, which refutes any linear relationship between roots and well-being.

Modest post-pandemic progress has not been enough to reverse structural deficits. Unemployment among Roma stands at 50.6%, still more than triple that of the general population; the rate has barely changed in two decades. In terms of housing, Roma households are five times more likely to be in precarious tenancy (30.6%), six times more likely to be severely overcrowded (18.4%) and bear a greater burden of expenditure than non-Roma households (47.7% vs. 37.6%).

## 37. Ethnic discrimination has doubled since 2018, driving social exclusion. It particularly affects the Roma and African populations, exacerbating poverty by limiting access to employment and housing, and is fuelled by the rise of hate speech. In order to break this cycle, comprehensive anti-racist policies are required to combine legal protection, sanctions against hate speech and inclusion measures with an intersectional approach

The EINSFOESSA 2024 confirms that ethnic discrimination has become a decisive factor in social exclusion in Spain. Between 2018 and 2024, the proportion of households where someone reported unequal treatment based on nationality, origin or ethnicity grew from 3.5% to 7.6%, although the average hides stark contrasts.

The Roma population bears the heaviest burden: 54% of their households report discrimination, a percentage which rises to 73% among households suffering severe exclusion. After centuries of presence, most perceive rejection as part of everyday life. The population of African nationality and/or origin ranks second: 37% of households are affected and almost half when social exclusion is taken into account. Among people from Latin America, the incidence rises from 19.5% in 2018 to 27.5% in 2024, driven by recent migration flows and greater social visibility.

The figures paint a vicious circle: discrimination restricts access to employment, housing and services that would enable people to escape poverty; precariousness, in turn, increases exposure to xenophobic attitudes. Three out of four Roma households and one in two African households experiencing severe exclusion report experiences of racism. Furthermore, researchers warn of underreporting: many victims normalise the offence in order to protect themselves and stop naming it, so the real magnitude is probably greater.

Comprehensive anti-racist policies are needed to break the spiral: strengthening legal protection, punishing hate speech, promoting intercultural education and shielding public services from ethnic bias. Including the variable of origin in decent employment and affordable housing programmes, with an intersectional approach to gender and class, is essential to deactivate the intergenerational transmission of exclusion.

Perceived discrimination: households in which someone has perceived discrimination based on nationality, ethnic or racial origin (%)

| | 2018 | | | 2021 | | | 2024 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Severe exclu-sion | Total exclu-sion | Total | Severe exclu-sion | Total exclu-sion | Total | Severe exclu-sion | Total exclu-sion | Total |
| Non-Roma spaniards | 1,1 | 0,7 | 0,5 | 2,8 | 2,6 | 1,6 | 3,2 | 2,8 | 1,6 |
| Roma spaniards | 66,0 | 65,0 | 59,6 | 36,2 | 34,5 | 29,1 | 73,1 | 68,4 | 54,0 |
| Europeans | 23,8 | 12,7 | 8,7 | 34,8 | 17,1 | 14,1 | 45,3 | 40,3 | 23,0 |
| Africans | 53,2 | 50,2 | 44,6 | 25,0 | 26,8 | 25,9 | 49,6 | 45,4 | 37,2 |
| Latin Americans | 40,0 | 25,7 | 19,5 | 26,7 | 26,7 | 28,4 | 33,0 | 30,8 | 27,5 |
| Others | 28,6 | 23,1 | 7,3 | 14,3 | 13,3 | 32,3 | 50,0 | 33,3 | 23,3 |
| **Total** | **21,4** | **12,8** | **3,5** | **15,3** | **12,6** | **5,9** | **26,3** | **20,7** | **7,6** |

*Source:* EINSFOESSA 2018, 2021 and 2024.

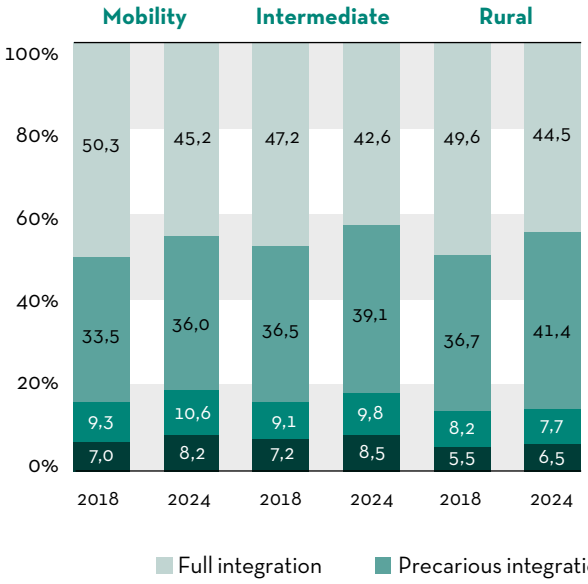
## 38. Social exclusion shows a persistent territorial divide. It is concentrated and chronic in disadvantaged urban neighbourhoods. Intermediate environments suffer deterioration due to urban migration. Rural areas are holding their own economically, but they suffer from shortcomings in health and education due to ageing populations and a lack of services. A wide variety of socio-economic models determines levels of integration

The differences between autonomous communities, as well as between rural and urban areas, require flexible and tailored policies. In cities, social exclusion reaches its most critical levels and becomes chronic in certain neighbourhoods suffering multiple disadvantages, becoming the most extreme expression of this reality.

Intermediate environments have shown the most negative evolution in recent years, driven by population displacement from cities due to rising housing costs. Precarious employment and the weakening of social ties accentuate exclusion.

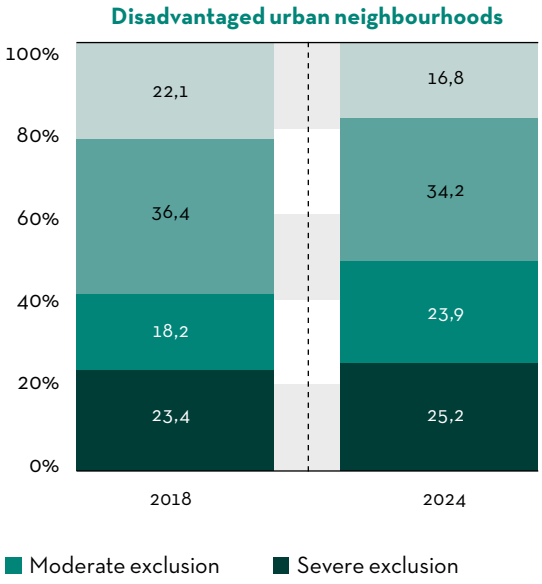
Rural areas, although more resilient economically, show a worrying increase in exclusion in health and education due to an ageing population and a lack of services. However, they maintain low levels of isolation thanks to a strong sense of community.

## Percentage of households in a situation of integration-exclusion by degree of urbanisation




*Source:* EINSFOESSA 2018 and 2024.

## Percentage of households in a situation of integration-exclusion in disadvantaged neighbourhoods




*Source:* EINSFOESSA 2018 and 2024.

The contrast between the dynamics of the social model and the levels of social exclusion in the different territorial contexts of the autonomous communities invites reflection on the capacity for collective action to improve the final results in terms of social cohesion.

• In Ceuta and Melilla, which appear for the first time in our reports with their own data, particularly high levels of exclusion stand out.

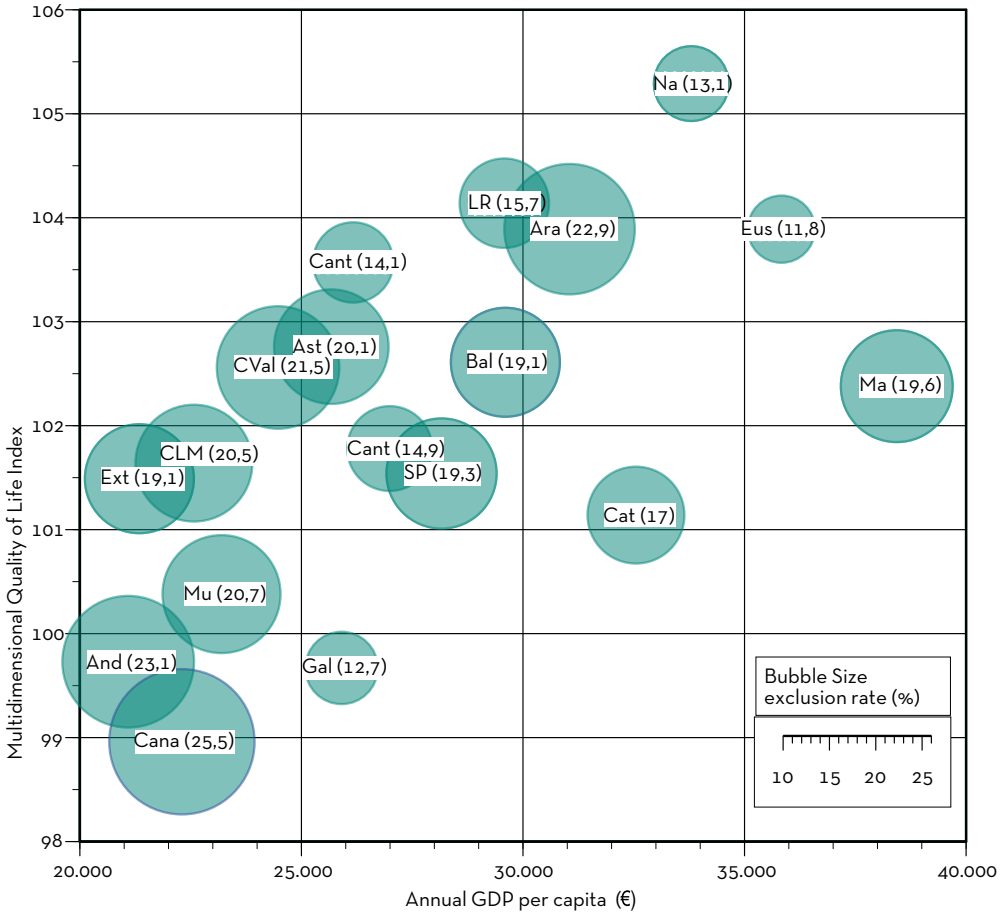
• Inclusive prosperity: regions such as the Basque Country and Navarre combine economic development with strong social cohesion policies.

• Restrictive scarcity: Andalusia, the Canary Islands and Murcia have limited resources and are unable to guarantee inclusion.

• Inclusive scarcity: territories such as Cantabria and Castile and León have fewer resources but greater capacity for social cohesion.

• Ineffective wealth: Madrid, despite its high level of economic development, has high levels of exclusion due to a lack of redistribution and equal access to opportunities.

## Association between the level of economic development (GDP per capita in 2022), the quality of life of the population as a whole (IMCV 2023) and the rate of social exclusion (2024)




*Fuente:* 2022 Regional Accounts (INE) for GDP; 2023 Multidimensional Quality of Life Index (INE), Spain 2008=100; and the social exclusion rate from EINSFOESSA 2024.

## Incidence of social exclusion indicators in households from 2007 to 2024 (% of valid cases)

| Dimension | Indicators | Initial series | | | | New series | | |
|---|---|---|---|---|---|---|---|---|
| | | 2007 | 2009 | 2013 | 2018* | 2018* | 2021 | 2024 |
| Employment | Household whose main breadwinner has been unemployed for a year or more | 1,0 | 4,6 | 7,5 | 2,9 | 2,8 | 4,3 | 2,2 |
| | Household whose main breadwinner has an exclusion-type job (door-to-door sales, supported street vending, marginal street vending, unskilled domestic workers, temporary seasonal agricultural laborers, cardboard and other waste collectors, leaflet distribution, begging) | 2,8 | 2,3 | 3,2 | 1,1 | 1,1 | 1,1 | 2,7 |
| | Household whose main breadwinner has irregular employment: without a contract and without Social Security coverage | 3,9 | 1,9 | 2,9 | 1,3 | 1,3 | 1,0 | 2,2 |
| | Household with at least one long-term unemployed person, without a professional qualification and without having received vocational training or undertaken studies in the last year | 7,0 | 20,8 | 27,6 | 15,3 | 5,8 | 7,4 | 2,8 |
| | Household with all economically active members unemployed | 2,9 | 10,7 | 10,9 | 6,6 | 5,9 | 10,3 | 6,0 |
| | Household whose main breadwinner is employed but in severe job instability (more than 3 contracts or more than 3 employers, or more than 3 months unemployed) | — | — | — | — | 4,8 | 10,3 | 5,9 |
| Consumption | Households with no employed persons, no pensioners, and no recipients of periodic benefits (from SEPE or minimum income schemes) | 4,9 | — | 7,8 | 7,2 | 6,1 | 8,1 | 6,3 |
| | Household in severe poverty: income below 40% of the anchored median equivalent household income in 2018 (CPI update for 2021) (30% of the initial series) | 2,4 | 2,3 | 5,5 | 4,7 | 8,1 | 11,3 | 9,5 |
| | Household lacking at least one item of domestic equipment considered basic by more than 95% of society in 2018 (running water, hot water, electricity, wastewater disposal, full bathroom, kitchen, washing machine, refrigerator) | — | — | 1,7 | 1,6 | 1,7 | 2,7 | 3,5 |
| | Household with accumulated debt: with arrears in payments for utilities, housing, payments to public authorities or loans, which cannot easily be brought up to date | — | — | — | — | 3,7 | 4,7 | 2,6 |
| Political participation | Household with persons without the right to choose their political representatives or to stand for election: households with at least one person aged 18 or over of non-EU nationality (without a reciprocity agreement) | 9,2 | 9,8 | 5,0 | 5,6 | 5,6 | 6,9 | 8,8 |
| | Household with at least one person lacking effective capacity to be taken into account and to influence collective decision-making processes: they do not participate in elections due to lack of interest and are not members of any civic organization | 4,6 | 11,3 | 8,4 | 5,9 | 5,9 | 6,4 | 8,2 |
| Education | Household with persons aged 3 to 15 who are not enrolled in school | 1,3 | 0,9 | 0,9 | 0,5 | 0,5 | 1,2 | 1,4 |
| | Household in which all persons aged 16 to 68 in 2024 (equivalent age in each year) have less than a lower secondary education certificate or equivalent | 4,9 | 5,2 | 2,9 | 4,0 | 5,8 | 6,9 | 7,1 |
| | Household with at least one person over 68 years of age in 2024 (equivalent age in each year) with fewer than 5 years of schooling | 6,1 | 5,7 | 4,7 | 1,7 | 7,9 | 6,7 | 6,8 |
| Housing | Household in substandard housing: shack, basement, barracks, prefabricated house, or similar | 1,4 | 0,4 | 0,7 | 0,3 | 0,3 | 0,1 | 0,3 |
| | Household with serious deficiencies in the construction of the dwelling | 1,2 | 1,3 | 1,6 | 1,9 | 1,9 | 1,8 | 2,4 |
| | Household with situations of unhealthiness: dampness, dirt, odors (and pests in 2024) | 7,1 | 7,8 | 9,6 | 6,8 | 3,2 | 4,0 | 5,9 |
| | Household in severe overcrowding (less than 15 m· per person) | 4,6 | 3,4 | 3,3 | 3,5 | 2,5 | 3,3 | 3,5 |
| | Household with insecure housing tenure: provided free of charge by other persons or institutions, sublet, illegally occupied, or under eviction notice | 3,7 | 1,0 | 1,5 | 3,7 | 3,7 | 4,3 | 6,6 |
| | Household with a very degraded environment | 0,6 | 0,6 | 2,4 | 1,4 | 0,8 | 1,8 | 1,4 |
| | Household with people with reduced mobility and architectural barriers | 2,6 | 3,1 | 5,7 | 3,8 | 2,2 | 2,2 | 3,4 |
| | Household with excessive housing costs (income minus housing expenses below the 40% severe poverty threshold) (30% of the initial series) | 3,8 | 5,7 | 9,5 | 9,9 | 11,1 | 14,2 | 12,4 |

* *Note*: The changes in the data for 2018 between the two series are due to the adjustment made in the syntax review for the new series. The changes made can be found in the methodology section of the 2021 and 2024 reports.

*Source*: EINSFOESSA, 2007, 2009, 2013, 2018, 2021 y 2024.

## Incidence of social exclusion indicators in households from 2007 to 2024 (% of valid cases) *(continued)*

| Dimension | Indicators | Initial series | | | | New series | | |
|---|---|---|---|---|---|---|---|---|
| | | 2007 | 2009 | 2013 | 2018* | 2018* | 2021 | 2024 |
| Health | Household with at least one person without health insurance coverage | 0,7 | 0,0 | 0,5 | 0,6 | 0,6 | 0,8 | 0,7 |
| | Household in which someone has frequently experienced hunger in the last 10 years or is experiencing it now | 2,6 | 1,7 | 3,9 | 2,2 | 2,2 | 2,6 | 3,4 |
| | Household in which all adults suffer from disability, chronic illness, or serious health problems that limit their ability to carry out activities of daily living | 2,4 | 3,3 | 2,6 | 4,6 | 4,6 | 4,3 | 3,6 |
| | Household with at least one dependent person who needs help or care from another person (to carry out activities of daily living) and does not receive it | 1,1 | 1,1 | 1,2 | 1,0 | 1,0 | 1,2 | 0,6 |
| | Household with a person who is seriously or chronically ill and has not received medical care for that condition in the past year | 0,7 | 0,1 | 0,9 | 1,6 | 2,1 | 2,2 | 3,1 |
| | Household that has stopped buying medicines or prostheses, or following treatments or diets, due to financial problems (below the 60% moderate poverty threshold) | 5,5 | 5,7 | 13,3 | 8,3 | 7,5 | 13,1 | 10,5 |
| Social conflict | Household in which someone has suffered or is suffering physical or psychological abuse in the last 10 years | — | 2,1 | 2,5 | 2,4 | 2,4 | 3,5 | 2,3 |
| | Household with very poor, poor, or rather poor relationships among its members | 1,4 | 0,7 | 0,7 | 0,5 | 0,5 | 1,5 | 0,4 |
| | Household with persons who have or have had problems with alcohol, other drugs, or gambling in the last 10 years | — | 3,9 | 2,4 | 2,2 | 2,2 | 2,2 | 3,7 |
| | Household in which someone has been or is about to become an adolescent mother or father in the last 10 years | 2,0 | 0,8 | 0,6 | 0,6 | 0,6 | 1,6 | 0,8 |
| | Household with persons who have or have had problems with the justice system (criminal records) in the last 10 years | 2,6 | 1,1 | 0,8 | 0,6 | 0,6 | 1,1 | 0,5 |
| Isolation social | Household with persons who lack social relationships and have no support in situations of illness or hardship | 6,2 | 5,5 | 5,4 | 5,4 | 5,4 | 5,4 | 4,7 |
| | Household with poor or very poor relationships with neighbors in the neighborhood | 1,7 | 0,6 | 0,6 | 0,5 | 0,5 | 0,6 | 0,2 |
| | Household with persons who have stayed in institutions during the last year: psychiatric hospitals and supported housing, drug dependency centers, child protection centers, prisons, shelters for the homeless, or shelters for women | 0,2 | — | 0,2 | 0,3 | 0,7 | 1,7 | 3,8 |

* *Note:* The changes in the data for 2018 between the two series are due to the adjustment made in the syntax review for the new series. The changes made can be found in the methodology section of the 2021 and 2024 reports.

*Source:* EINSFOESSA, 2007, 2009, 2013, 2018, 2021 and 2024.

Index

Chapter 4

# Social policies in Spain: actors, policies and challenges within the framework of the European Pillar of Social Rights (*)

## 39. The Spanish welfare state enjoys strong public support. At the same time, it is threatened by geopolitical tensions, privatisation policies, the push for European rearmament, individualistic rhetoric and the weakness of the tax system

***The push for rearmament threatens the European Social Pillar and the Spanish welfare state***

In recent years, the evolution of the welfare state in Spain has been influenced by a series of interrelated factors that combine internal and external dynamics. National politics, changes in social structure and global events such as pandemics, wars and trade tensions have tested both its financial viability and social legitimacy. The momentum generated by the European Pillar of Social Rights (EPSR) and the Next Generation EU programme funds provided some respite after a decade of austerity, marking a shift towards a more social and redistributive model. However, the current situation threatens to reverse these advances.

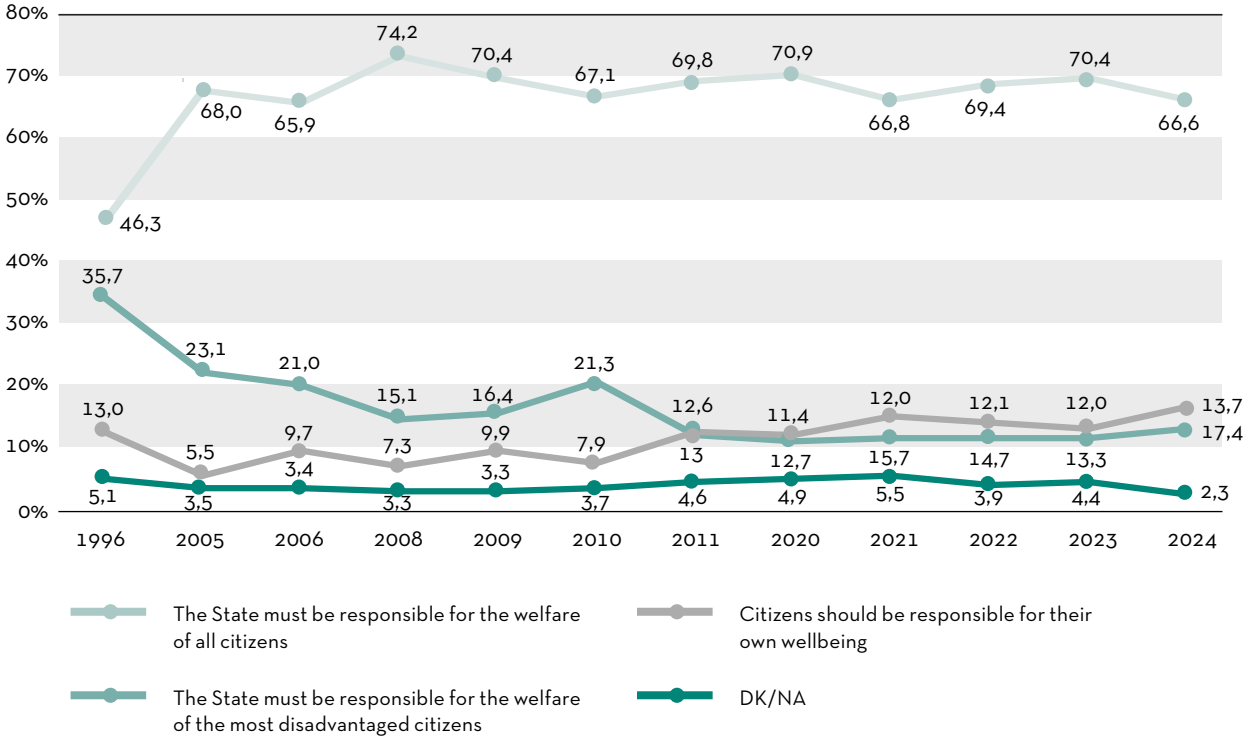
The war in Ukraine, military rearmament and the deterioration of the multilateral order, among other things, have led to a reconfiguration of budgetary priorities in Europe, with the risk that the "emergency Keynesianism" which revived social investment after COVID-19 will give way to increased spending on military demand. This shift is not only economic, but also cultural and political, and directly affects the sustainability of social policies. In this scenario, Spain faces the possibility that the advances in social rights achieved with European funding will be subordinated to a new logic of security and defence.

(*) These pages contain a summary of the fourth chapter of: Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

### *Strong public support for the welfare state coexists with discourses questioning its viability*

Despite this adverse context, the majority of citizens continue to show support for the welfare state. Polls show strong support for public healthcare, universal education, pensions and other social benefits. However, this public consensus coexists with opposing political discourses and proposals promoted by the media and interest groups questioning the viability of the welfare state. These discourses tend to emphasise their supposed inefficiency, encourage the privatisation of services and amplify narratives of institutional delegitimization.

Degree of agreement with the following statements on the responsibility of the state and citizens for welfare (1996–2024)




*Source:* Compiled using data from the CIS. Series A.3.07.05.009 updated with data from survey 3480.

In this context, the Spanish welfare state is at a turning point. Between social support that remains strong and a series of threats—geopolitical, political, and discursive—which condition its future, the challenge is to maintain investment and social legitimacy in an increasingly unstable environment. The question which arises is not only how to protect social rights in the face of the crisis, but also how to rebalance the European project between the security and well-being of its citizens.

***The Spanish welfare state survives in defensive mode after consecutive crises over the last 15 years***

Over the last 15 years, the Spanish welfare state has faced a cycle of consecutive crises which have tested its resilience. From the drastic cuts during the Troika intervention (2010–2014), through a period of stagnation without real recovery (2015–2018), to a recent period of reforms conditioned by multiple crises – pandemic, inflation, geo-economic tensions – the model has demonstrated remarkable institutional resilience. However, this resistance has been defensive, aimed more at preventing setbacks than at promoting fundamental change.

This defensive stance is reflected in persistently insufficient social investment. Despite certain advances – such as the Minimum Living Income, improved pensions and enhanced care services – Spain continues to rank below the European average in terms of per capita social spending, reaching only 78% of the EU level. The shortcomings are particularly evident in the health, education and social services systems, where investment has failed to keep pace with the growing needs of the population. This gap calls into question the welfare state's ability to guarantee rights under conditions of equality and sufficiency.

***The ideological and fiscal obstacles of the welfare state hinder its full development***

Added to this are ideological obstacles hindering the strengthening of the model. Although there is broad social consensus in favour of EB, this is being eroded by the persistence of individualistic narratives promoting private solutions and holding individuals responsible for their socio-economic situation. These ideologies fragment the social basis of common welfare and hinder the formation of political majorities which would promote a new redistributive pact. The weakness of the tax base – limited progressivity, high rates of evasion, especially of corporation tax, and low tax pressure compared to the EU – exacerbates this situation, leaving little room to expand rights or strengthen public services.

Thus, the Spanish welfare state remains standing thanks to its social legitimacy, but it is trapped in a "defensive permanence" which keeps it operating at low intensity. The current dilemma is not its immediate survival, but whether it will manage to break this inertia and build a more ambitious future, or whether it will remain anchored in broad coverage but limited in its capacity for transformation.

## 40. The 28,000 third sector organisations represent the silent work of social welfare, which is far-reaching but invisible in the public debate on Spanish social cohesion

The current dilemma is not its immediate survival, but whether it will manage to break this inertia and build a more ambitious future, or whether it will remain anchored in broad coverage but limited in its capacity for transformation. With 28,000 active organisations, this sector carries out 47.4 million direct interventions annually for people in vulnerable situations, mobilises 1.47 million volunteers and employs 609,761 people.

These figures reveal a capacity for intervention which complements and often makes up for the limitations of the welfare state, especially in areas of greater vulnerability and social exclusion. The TSAS operates under a dual strategic logic: it cooperates with public institutions in the development of social programmes, but maintains its own space for action to cover failures of the state and the market which negatively affect the rights of vulnerable people. However, this strength coexists with worrying structural weaknesses: 48.7% of entities have annual incomes of less than €30,000, 47% do not have paid staff, and there is a marked dualization between a small core of large organisations and a majority of micro-entities. The future sustainability of TSAS will depend on its ability to overcome "organisational fragmentation", professionalise its structures, diversify its sources of funding and increase its social visibility as an essential actor in building a more cohesive and just society.

## 41. The commercial provision of pensions and healthcare, which until now has acted as a complement to rather than a substitute for the public system, reinforces inequalities as its role grows in the face of the weakness of the public system

The commercial sector in Spanish welfare has evolved towards a complementary model which, far from replacing public provision, complements it by reinforcing existing social inequalities. However, instead of acting as an equitable support, this logic of complementarity has reinforced pre-existing inequalities. In both healthcare and pensions, private services have grown selectively, benefiting above all those with higher levels of education, highly skilled jobs and the ability to save. This "market stratification" can turn access to certain social rights into a privilege linked to socio-economic status.

In the areas of healthcare and pensions, statistics show that private insurance has increased mainly among those with higher education or well-paid jobs, while the majority of the population, especially women and low-skilled workers, depend exclusively on the public system. This segmentation of welfare reinforces the structure of inequality by offering different levels of protection according to each person's economic capacity.

Although citizens continue to show a clear preference for public provision—public social spending accounts for 24.6% of GDP compared to 1.3% for private spending—growing selective commodification is shaping a dual model: one that is basic and public for the working and lower-middle classes; another which is complemented by the market for the upper-middle and upper classes. This imbalance erodes the principle of universality of the welfare state and undermines the social cohesion on which it is based.

Furthermore, this trend may be exacerbated by growing doubts about the sustainability of the public pension system. Uncertainties about the future of the model, fuelled by alarmist rhetoric and economic interests, are weakening public confidence and pushing those who can to seek private solutions.

Thus, commodification, which should be an additional option and not a substitute, risks becoming established as a structural mechanism that amplifies inequalities and fragments the solidarity-based logic of welfare.

## 42. Ideological polarisation threatens the sustainability of the welfare state. Some political sectors show deep mistrust of the tax system, promoting partisan agendas which hinder the social consensus needed to guarantee its financing

### *Despite public support, fiscal mistrust and tax resistance hinder the consolidation of the welfare state*

Although public support for the welfare state has remained stable in Spain—with levels of support between 66% and 74% over the last two decades—the willingness to finance it through taxes has followed a much more volatile and fragmented trajectory. This paradox is currently one of the main obstacles to consolidating a solid welfare model. Opposition to higher taxes is divided along ideological lines: while part of the left links taxes to redistributive justice, sectors of the right tend to perceive them as an inefficient and unfair burden. The result is a society divided into three almost equal blocs: those who would support increasing benefits and taxes, those who are strongly opposed, and those who take intermediate positions.

This fiscal resistance is compounded by a deep mistrust of the tax system itself and the institutions responsible for managing it. Spain has one of the lowest levels of fiscal trust in Europe, due both to perceptions of inefficiency and corruption and to a persistent narrative about public waste. Citizens are demanding more and better social services, but at the same time they doubt the state's ability to manage them properly. This contradiction fuels a vicious cycle: without trust, there is no willingness to contribute; without sufficient contribution, the system operates below its potential.

### *Ideological polarisation and partisan agendas hinder cross-party fiscal agreement*

Ideological polarisation has contributed to further inflaming the debate on taxation. While traditional parties attempt to reflect the unstable balance of public opinion, some have adopted extreme positions, making it difficult to build a cross-party fiscal pact. Furthermore, in some social sectors, there is a perception that the welfare state is increasingly associated with certain political agendas—such as feminism and environmentalism—which, although legitimate and necessary, may generate rejection among part of the electorate. This thematic link may weaken the broader, cross-party support which has historically underpinned the welfare project.

In this context, the challenge is not only technical or economic, but also deeply cultural and political: without a shared narrative which clearly and credibly links social rights with fiscal responsibili-

ty and institutional cohesion, the welfare state will remain trapped in a defensive dynamic. Overcoming this tension requires rebuilding the legitimacy of the tax system, decoupling welfare from partisan agendas, and fostering a renewed common sense around the public sphere as a collective guarantee.

## 43. The Spanish healthcare system is weakening amid accumulated structural fractures and growing privatisation dynamics, while disease continues to have complex social causes, which healthcare policy alone is unable to resolve

### *Structural deterioration and persistent inequalities generate a double fragmentation of the National Health System*

The National Health System (SNS) finds itself in a critical paradox. On the one hand, it retains high social legitimacy and stands out for its good results in terms of cost-effectiveness. On the other hand, it faces structural fractures which compromise both its sustainability and its universalist vocation. The COVID-19 pandemic acted as a powerful catalyst for these accumulated weaknesses: overwhelmed healthcare services, deterioration of professional and material resources, loss of centrality of primary care, and increasingly long and unequal waiting lists between autonomous communities and within each community. These deficits have accelerated a process of selective and silent commodification, visible in the increase in private insurance, the growth in direct household expenditure (which rose from 19% in 2009 to 23% in 2014) and the progressive privatisation of profitable services. This process opens the door to a strategic risk: the consolidation of a dual system where public healthcare takes on the most complex pathologies and cares for the population with fewer economic resources, while private services capture solvent demand and the most profitable treatments.

Added to this structural risk is a persistent and profoundly unjust reality: universal access has not been sufficient to correct health inequalities. Four decades after the creation of the NHS, variables such as postcode, social class, gender and ethnic origin continue to determine health status. People in unskilled manual occupations, for example, have higher prevalences of chronic diseases than those in non-manual occupations with university degrees. From an intersectional perspective, the gap widens even further: Roma women have a lower life expectancy than other women, and poor neighbourhoods have higher mortality and morbidity rates than affluent neighbourhoods. These inequalities are not random: they respond to the territorial and social distribution of health determinants (work, housing, education, income, physical environment), which the health system alone cannot reverse.

The combination of these two phenomena (structural deterioration and persistent inequalities) produces a double fragmentation effect. On the one hand, the differences between those who can supplement public healthcare with private services and those who depend exclusively on the public

system are reinforced. On the other hand, health gaps between territories, social groups and population profiles are widening, especially in vulnerable contexts. This spiral threatens to undermine the principle of fairness on which the model was founded.

***Beyond healthcare reform, attention to social determinants is key to transforming the system***

Overcoming the crisis in the healthcare system requires much more than one-off investments or internal reforms: it requires accepting that the health of the population is largely determined by social factors beyond the scope of healthcare. It will not be enough to strengthen primary care or regularise public-private partnerships if decisive action is not taken to address the living conditions which cause illness: job insecurity, housing insecurity, energy poverty, unequal education and environmental pollution. The response must be built on a "health in all policies" approach, which places health equity as a cross-cutting objective of public action, coordinating responses from housing, employment, education, income, as well as the residential environment. Only by addressing the social causes of disease will it be possible to reverse fragmentation, halt the drift towards a dual system and rebuild a truly universal, fair and sustainable health system.

## 44. The Spanish care model faces the historic challenge of shifting from the private sphere of the home to community responsibility in a context of rapid population ageing and profound social change

***Accelerated ageing and family transformation are causing a crisis in long-term care***

The combination of an ageing population and structural changes in families has led to a growing mismatch between the demand for long-term care and households' capacity to provide it. Family networks, traditionally the informal pillar of the care system, are now more fragile, smaller and less available. This gap between need and capacity has become one of the main challenges facing the welfare state, especially after the shock caused by the pandemic to the System for Autonomy and Care for Dependency (SAAD).

The health crisis of 2020 starkly highlighted the limitations of the traditional institutional model, especially in nursing homes, where there was mass mortality. Since then, SAAD has begun a transition towards the Comprehensive, Person-Centred Care Model (MAICP) and a strategy of deinstitutionalisation. However, this transformation continues to face multiple obstacles: funding is clearly insufficient (0.8% of GDP, compared to an EU average of 1.7%), regional inequalities are pronounced, and there remains a strong bias towards financial benefits for family care, which perpetuates the feminisation of care and its precarious nature.

***Care represents a critical frontier of contemporary social justice involving the transition from private matters to the common good***

Addressing this challenge requires thinking of care as a common good, rather than a private burden. The horizon of a community care model involves investing decisively in accessible, flexible local services adapted to diverse contexts; improving working conditions in the sector by professionalising and adequately remunerating carers; defeminising the responsibility for care by promoting its redistribution between genders and generations; and forging public-community alliances which strengthen mutual support networks without placing the entire burden on families.

Furthermore, accelerated ageing requires anticipation: by 2050, 15% of the Spanish population will be over 80 years old, and the ratio between dependent elderly people and potential carers will plummet. If we do not act with strategic vision, the system will collapse. It is essential to increase funding to 1.5% of GDP by 2030, roll out integrated healthcare services and promote environments enabling dependent older people to live at home or in their neighbourhood with as much independence as possible.

Care can no longer be understood as a private matter or as the last link in the welfare system. Today, it is one of the most critical frontiers of social justice. Strengthening the SAAD from a community-based, equitable and dignified perspective is key not only to providing better care, but also to sustaining a model of inclusive coexistence in an ageing society.

## 45. Housing has become a critical axis of contemporary social exclusion demanding a decisive, structural and coordinated public response to definitively housing as a right rather than considering it as an investment asset and object of commodification

***The housing crisis is becoming the epicentre of social exclusion and eroding the stability of 4.6 million households***

Currently, access to adequate and stable housing is one of the main factors contributing to the reproduction of poverty and social exclusion in Spain. The housing crisis is no longer a marginal phenomenon but has become the epicentre of a new social issue affecting 4.6 million households. The data are compelling: more than 14% of households spend a disproportionate amount of their income on housing, while late payments, unsanitary conditions and precarious tenancy continue to increase. Added to this is an even more disturbing phenomenon, the proliferation of extreme survival strategies: almost one in five families has had to reduce their basic consumption of electricity, water or heating; 2.1% have been forced to share their home with unrelated people; and 3.2% cannot leave

the family home to become independent. This situation reveals the extent to which residential exclusion not only reflects inequality, but also multiplies it, affecting health, access to basic rights and social cohesion.

The housing problem goes beyond a lack of supply or rising prices: it reflects a structural shift in which housing is no longer a guarantee of stability but has become an object of speculation. This tension between use value and exchange value is at the heart of this crisis. Without strong public intervention, the market tends to drive people with fewer resources out of areas with greater supply and opportunities, fuelling segregation and precariousness. The scale of evictions recorded over the last decade—1.7 million people expelled from their homes, most for non-payment of rent—is an extreme but significant example of this phenomenon.

***We need to move from market logic to a structural strategy which prioritises social housing for the common good***

The response cannot be limited to palliative measures or the exclusive logic of the market. It is essential to promote a structural strategy focused on expanding the social housing rental stock as a way of guaranteeing secure, affordable and stable access to a home. To this end, well-regulated public-private partnerships, geared towards the general interest, are key, as are policies designed to reduce the impact of tourist rentals and mobilise empty housing. In addition, direct assistance should be provided to vulnerable households, along with support services designed to strengthen their independence and prevent residential exclusion from becoming chronic.

In short, the housing challenge cannot be addressed solely as a real estate or market issue: it is a social priority that requires responses from the welfare state. Housing, as a right, must be placed at the centre of public policy if we are to break the vicious circle of housing insecurity, poverty and social exclusion.

## 46. Sustaining pensions in a rapidly ageing society requires much more than financial adjustments; it requires building a solid, lasting and equitable intergenerational pact based on sufficient resources and renewed social legitimacy to ensure solidarity between generations

The public pension system in Spain has managed to remain stable in the face of ageing pressures thanks to the reforms implemented between 2021 and 2023. These measures have strengthened its financial architecture through revaluation in line with the CPI, the separation of funding sources, an Intergenerational Equity Mechanism which increases contributions until 2050, and an additional levy on higher salaries. The AIReF (Independent Authority for Fiscal Responsibility) has confirmed that, with these reforms, Spain complies with the European spending rule: net expenditure will remain at

13.2% of GDP, within the established limit. However, as the agency itself has warned, this stability is precarious and dependent on multiple factors.

Demographic projections paint a very challenging picture for the coming decades: a decline in the working population from 60.5% to 51.3%, growth in the population over 65 to represent a third of the total population, and a sustained decline in the birth rate. This structural change challenges the current model, as it reduces the tax base and strains the balance between generations.

***The improvement in the asset/liability ratio to 2.32 in 2024 is positive, but insufficient on its own to ensure the future viability of the system***

Therefore, the sustainability of pensions cannot be limited to accounting compliance. It requires renewed legitimacy to ensure the commitment of the working generations to those who are retiring, and to guarantee that future benefits will remain adequate. Rethinking the social contract between generations does not mean placing the burden of the system on the younger population, but rather distributing the effort fairly, ensuring stable financing, quality employment and policies linking well-being in old age with social cohesion. In this sense, the debate on pensions must transcend financial calculations and address the political meaning of a system which is, ultimately, a concrete expression of social and intergenerational solidarity.

## 47. The Minimum Living Income substantially improves social protection by doubling previous coverage, but its transformative scope continues to be hampered by multiple problems of access, permanence, territorial inequalities and low actual coverage, which limit its impact as a universal foundation

***The Minimum Living Income represents a historic step forward, but it remains trapped in selective inclusion due to structural barriers***

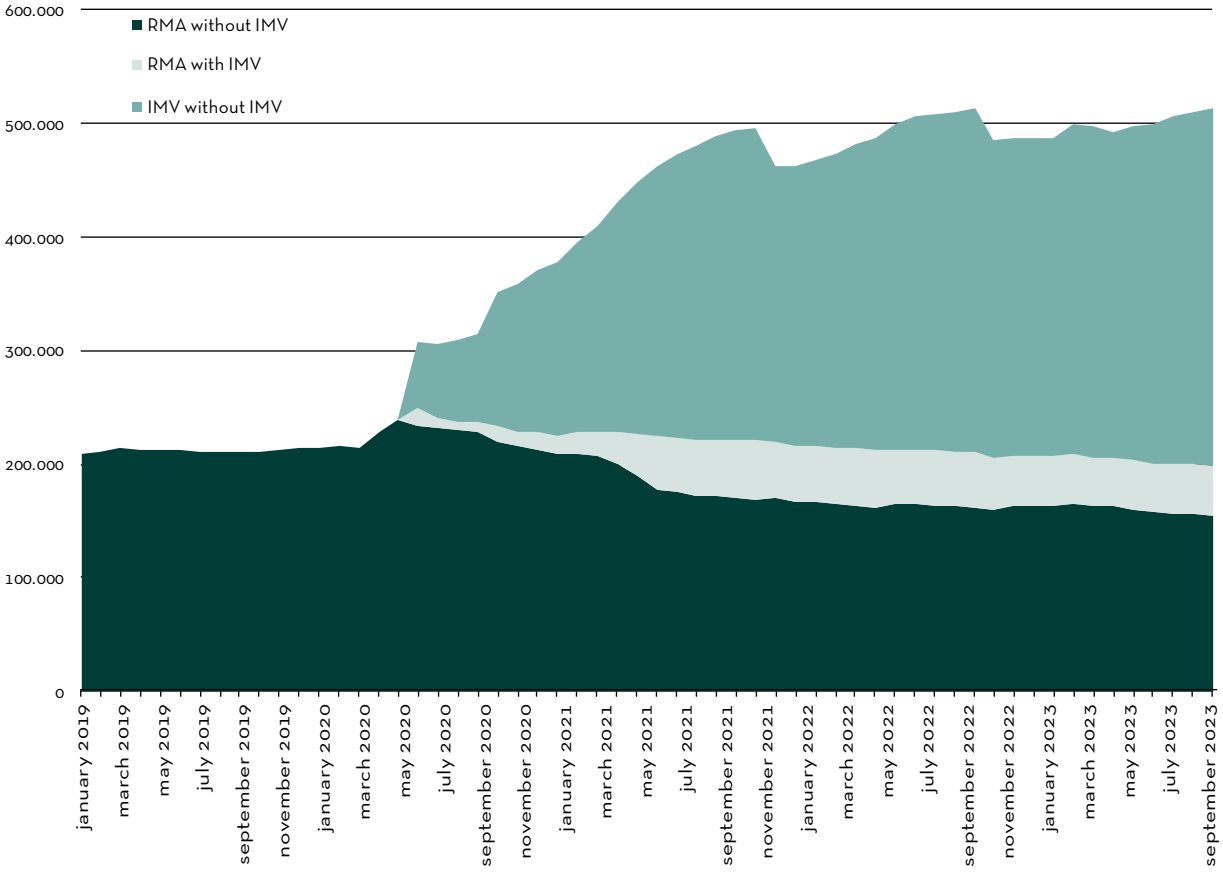
The launch of the IMV in 2020 was a milestone in Spanish social policy, representing the most significant advance in income security since the transition to democracy. The benefit has doubled coverage compared to the previous fragmented regional minimum income system, reaching 2.2% of households in 2024. However, the gap between its initial ambition and its actual impact is still considerable: according to AIReF, it barely reaches 44% of households likely to benefit from it, and its Child Support Supplement (CAPI) covers only 27% of potential recipients. Since its implementation, the IMV has expanded the safety net, but it has not managed to achieve the expected coverage or consolidate itself as a true general floor, due to the multiple barriers hindering access and permanence.

These limitations have various causes, many of them structural. The lack of clear and accessible information, especially among populations with less cultural or digital capital, is compounded by demanding bureaucracy, slow procedures, and eligibility criteria poorly adapted to the economic volatility

of vulnerable households. Using income from the previous fiscal year as a reference for assessing the current situation creates serious imbalances: some households with no current income are excluded, while others whose circumstances have improved continue to receive assistance. Added to this are cultural and linguistic barriers which particularly affect people of migrant origin, and a climate of mistrust leading many people to exclude themselves for fear of future claims or returns.

The reforms introduced since its creation have partially improved the system: waiting times have been reduced, compatibility with precarious employment has been incorporated, and CAPI has been created as a complement to childhood. However, these improvements remain insufficient to reverse the low effective coverage. Digitisation, while necessary, is not always accessible to those who need help the most, and the regulatory complexity of the system is not suited to the profile of the most excluded households. In this regard, radically simplifying procedures, eliminating bottlenecks and strengthening support during the application process are essential steps to prevent the IMV from becoming trapped in a logic of "selective inclusion".

Evolution of the total number of IMV recipients and the regional minimum income (not including those who only receive the Child Support Supplement (CAPI) in 2019-2023




*Source*: AIReF 2014, based on INSS and autonomous communities.

***The territorial distribution of the Minimum Living Income does not reflect actual needs, but rather administrative capacities and regional trajectories***

Added to this reality is a deeply unequal territorial dimension, which reveals differences both in previous regional trajectories and in administrative management capacity. Communities such as Navarre and the Basque Country have fully integrated the IMV into their own systems, strengthening their internal coherence; others, such as Madrid and Castile and León, have opted to let it replace their limited regional minimum incomes (RMA), while regions such as Catalonia, the Balearic Islands and the Valencian Community have adopted complementary strategies. Conversely, territories with very weak protection systems (Andalusia, Castile-La Mancha, Ceuta and Melilla) have undergone an abrupt transformation dependent on the state's design. These differences generate significant inequalities in protective intensity, adaptability, and clarity of the route for users.

The territorial distribution of the IMV does not directly correspond to poverty maps either, but rather reflects a combination of needs, administrative capacity and previous institutional history. While Melilla has coverage of 7.3%, the Balearic Islands barely reach 1%. This heterogeneity calls into question the promise of universality and equality underlying the IMV as a state policy. On the other hand, RMA policies have also been highly diverse, reducing or failing to generate complementarity with the IMV.

***Making access more flexible, strengthening social support and coordinating territories is necessary to reinforce the protective capacity of the Minimum Living Income***

Having become a Social Security benefit, the IMV has gained institutional stability and resilience in the face of political ups and downs. But to fulfil its transformative potential, it needs bold and decisive reforms. Regulatory reforms are urgently needed to make access criteria more flexible, improve information for vulnerable groups, strengthen social support and assistance, and enhance coordination with the RMAs to fill gaps and avoid duplication. Only then will the IMV cease to be a fragmented and unequal safety net and become what it promised to be: a true common ground for social citizenship in Spain.

## 48. Integration is no longer a secondary option or a subsequent phase, but should be at the heart of the new cycle of migration policy in Spain as an ethical imperative and strategic necessity for social cohesion

***The labour-focused approach dominates migration policy, ignoring key dimensions of social inclusion and integration***

After four decades of migration policies, Spain continues to drag along a partial and reactive approach, focused more on control than integration. Although there have been isolated advances, it has not been possible to build a structural approach in line with the fact that Spain is now a diverse and changing

host society. Since 1985, migration policy has gone through three major stages: a first period focused almost exclusively on border control and entry restrictions (1985–1991); a second cycle characterised by a combination of ineffective labour quotas and mass regularisations that highlighted the disconnect between real needs and legal tools (1992–2005); and a third phase (2006-2025) which, although it has strengthened the regulatory framework for legal, orderly and safe migration, has continued to postpone the development of a robust public policy for reception and social integration.

The labour approach has dominated Spanish migration policy, intensifying in recent years with the regularisation of unaccompanied minors and reforms in the area of ties to the country. However, limiting integration to the labour market is reductionist and ignores key dimensions of the inclusion of foreign nationals regardless of their immigration status: access to housing, healthcare and education, civic participation and cultural recognition. It is also essential to guarantee access to basic social benefits for foreigners in an irregular situation, as recognised in Article 14.2 of the Organic Law on Foreigners. Integrating those who arrive is not only an ethical imperative in a democratic society, but also a strategic necessity to ensure social cohesion and the sustainability of the welfare model in the context of an ageing country undergoing structural transformation.

***Defensive approaches must be overcome in order to actively build intercultural citizenship in Spain's new migration cycle***

Spain needs an integration policy ceasing to be the "forgotten link" and becomes a pillar of the new migration cycle. This means consolidating a dignified reception system from the outset, not only in emergencies, with clear and stable integration pathways, accompanied by a coherent, ambitious and cross-cutting public integration policy. It also requires a renewed narrative which goes beyond defensive or functionalist approaches (migration as a labour force) and commits to actively building intercultural citizenship. In this sense, integration cannot continue to be treated as a subsequent or secondary phase: it must be the guiding principle from which to rethink the entire migration framework. Only in this way can we respond to the complex challenges of the present and build a socially inclusive future.

## 49. Social services face the transformative challenge of redefining themselves in a context of growing social complexity, unwanted loneliness and community uprooting, seeking to focus on social and relational capacities rather than mere subsistence

***New vulnerabilities force us to rethink social services from the perspective of functional autonomy and strengthening relational capacities***

In recent decades, social services have been conceived primarily as a last resort network to cover basic needs in situations of extreme deprivation. However, the current landscape of vulnerability is much broader and more diverse: unwanted loneliness, digital exclusion, residential insecurity, job insecurity

and community uprooting This diversification of social risks has thrown the traditional model into crisis and sparked a profound debate about the role of social services in the new cycle of the welfare state.

The progressive expansion of other pillars such as healthcare, education and care for dependent persons has shifted the traditional boundaries of social services, forcing them to rethink their specific role. Faced with this redefinition, a clear dilemma arises: continue to focus on merely guaranteeing material subsistence, or commit to a more ambitious approach focused on functional autonomy, strengthening relational capacities and community inclusion. This second option not only responds better to the nature of the new vulnerabilities, but also allows social services to reconnect with their most transformative dimension: promoting bonds, a sense of belonging and active participation in community life.

***The lack of funding and institutional fragmentation between administrations hinder the transition of social services towards a promotional and community-based approach***

This transition towards a promotional approach, however, is not without its difficulties. The lack of sufficient and sustained funding, institutional fragmentation between administrations, incomplete professionalisation of home help services, and bureaucratic inertia focused more on managing benefits than accompanying personal processes pose significant structural obstacles. Furthermore, the growing importance of social and health care in an ageing context which increases situations of dependency and the chronic nature of poverty and social exclusion requires a qualitative leap in coordination between social services and the health system, going beyond the simple juxtaposition of interventions to build truly integrated responses.

Despite these difficulties, the current moment offers a historic opportunity to redefine the place of social services in the welfare architecture. Committing to a model focused on social interaction and community does not mean abandoning attention to basic needs, but rather addressing them from an approach which recognises the relational dimension of inclusion. This approach would enable social services not only to adapt to the complexity of the present, but also to regain their potential as spaces for public innovation, institutional proximity and the rebuilding of social ties.

## 50. The pending tax reform stems from the contradiction between a growing demand for social protection clashing with an obsolete tax system and a weak willingness among citizens to support it, revealing the main structural flaw in the Spanish welfare state

***Spain faces an unsustainable contradiction between growing demands for welfare and an obsolete and insufficient tax base***

Spain faces an increasingly unsustainable structural contradiction: demands on the welfare state continue to grow—due to an ageing population, the emergence of new social needs and the ecological

transition—but its tax base remains anchored in an obsolete, fragmented and insufficient model. This gap between social expectations and available resources is not merely a technical problem, but one of the main factors explaining the defensive fragility of the Spanish welfare state. Ultimately, the sustainability of welfare largely depends on fiscal policy.

The Spanish tax system has not undergone comprehensive reform since the transition to democracy. The White Paper on Tax Reform (2022) offered an ambitious and coherent roadmap, but its implementation has been blocked by political and corporate resistance. The problems are mounting: an unbalanced tax structure, with excessive weight on labour (50.6% of revenue) compared to capital (23.6%) and consumption (25.8%); the proliferation of tax expenditures which render taxes meaningless; underutilised green taxation; and levels of tax fraud eroding the fairness of the system. All this means that, although Spain is slightly below the EU-27 average in terms of public revenue, it has a less progressive and more unequal structure.

***Tax reform must link social protection with shared fiscal responsibility through a transformative narrative which overcomes institutional mistrust***

But the root of the problem is not only technical: it is also cultural and political. As noted above, one of the main challenges facing the Spanish welfare state is the lack of collective willingness to sustain it fiscally. There is strong social support for public services, but this does not translate into a robust tax culture. This divide, fuelled by ideological factors, institutional mistrust and the low legitimacy of the tax system, weakens the state's ability to guarantee rights in adequate conditions. Without a narrative clearly linking social protection with shared fiscal responsibility, a model of emotional attachment but disconnected from real commitments will continue to prevail.

In this context, the pending tax reform must be addressed as a political priority and as a structural pillar of the new welfare cycle. Action is required on multiple fronts: bringing the savings rate closer to the general income tax rate, generalising direct assessment, thoroughly reviewing corporate tax benefits, strengthening wealth taxation, advancing VAT simplification, extending refundable deductions and effectively implementing environmental taxation. Without bold tax reform, Spain is doomed to maintain a chronically underfunded welfare state, always on the brink of insufficiency, trapped in a logic of survival rather than expansion.

## 51. Spain is at a historic crossroads that requires moving beyond the traditional model in which the state alone assumes responsibility for welfare and advancing towards a new social pact based on intelligent and coordinated shared responsibility between the state, the market, families and the community

In a context of growing vulnerabilities, ecological and technological transitions, and structural demographic challenges, no single actor can guarantee fair, sustainable and effective responses on its own.

Well-being must be conceived as a collective task, where each party assumes a different but complementary role, in the service of a cohesive and just society.

The state, as the central actor and ultimate guarantor of rights, must strengthen its role through sufficient funding (based on ambitious and fair tax reform), effective regulation of key markets such as housing and essential services, universal provision of quality basic services, and territorial coordination to correct inequalities between autonomous communities and territories. But its action cannot be sustained without the active co-responsibility of the rest of society.

The market must serve the general interest, and the state must ensure an adequate balance in order to prevent exclusion and segmentation, committed to progressive taxation on profits and wealth, and focused on a complementary role. Families, far from being refuges of last resort, must move towards co-responsible and equitable models, overcoming the sexual division of labour and sharing intergenerational care and support. Meanwhile, communities must be strengthened as spaces for connection, cooperation, and participation through mutual support networks, neighbourhood self-organization, and coordination with public policies based on a logic of proximity.

This new model cannot be imposed from above or arise spontaneously from below. It requires political will to drive structural reforms, but also a profound social pedagogy connecting rights with responsibilities and building cultural frameworks conducive to cooperation. There is also a need for stable consensus that transcends electoral cycles and is committed to a project of common welfare which is resilient in the face of crises, equitable in its results, environmentally and economically sustainable, and legitimized by the citizenry. Only then will it be possible to face the challenges of the 21st century without leaving anyone behind and without exhausting the collective foundations that sustain our coexistence.

# Chapter 5
# Confidence in the welfare model and social capital (*)

## 52. The legitimacy of the welfare state depends on a robust democracy capable of representing, listening and responding; without effective participation and trust in institutions, the social contract supporting it is weakened and loses its integrative force and trust in institutions, the social contract supporting it is weakened and loses its integrative force

***A democracy perceived as ineffective and disconnected weakens citizen participation and erodes the legitimacy necessary to collectively sustain the welfare state***

The legitimacy of the welfare state depends not only on its ability to guarantee social rights, but fundamentally on the strength of the democratic system supporting it. However, large segments of the population perceive that the actual functioning of democracy falls far short of its promises. Although there is no explicit rejection of the democratic model as such, there is a widespread perception that it has lost its effectiveness, responsiveness and connection with society.

Many citizens feel that their opinions have no real impact on public decisions, which fuels disaffection and institutional detachment. This disconnect translates into a progressive erosion of civic engagement and weakened political participation, where mechanisms for expression seem insufficient or ineffective. Representative democracy, without complementary mechanisms for more direct participation, is perceived as a closed system which does not adequately channel social demands.

(*) These pages contain a summary of the fifth chapter of: Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

This democratic fragility poses a silent threat to the welfare state, whose legitimacy requires an active, critical, and committed citizenry. If citizens do not feel that they are part of the political process, it will be difficult to sustain, in the long term, a model based on solidarity, redistribution, and shared responsibility.

***Corruption, political disaffection, and the inability to resolve structural problems fuel institutional mistrust and open cracks in the culture which legitimizes the welfare state***

Corruption remains one of the main cracks undermining public confidence in institutions and, by extension, in the welfare state. Although some progress was made between 2015 and 2022, the widespread perception that corruption remains systemic or goes unpunished fuels a sense of injustice and disbelief. Corruption does not only involve the misappropriation of resources or abuse of power: it acts as a powerful corrosive agent on democratic legitimacy.

This phenomenon reinforces the belief that the rules of the game do not apply equally to everyone, that the system favours those who are more privileged and does not act in the interest of the common good. When corrupt practices are associated with inefficiency in the management of public resources, the link between taxes and services is eroded, weakening the fiscal culture that sustains the welfare model.

Corruption is compounded by persistent structural problems such as access to housing and unemployment, which have not been addressed by sustained or effective policy responses. This inability to tackle the challenges which most affect citizens increases political disaffection and widens the gap between those who govern and those who are governed. The legitimacy of the welfare state cannot be sustained if the political system is perceived as incapable of guaranteeing minimum conditions of social protection, equity, and progress for all.

***The feeling of not being heard reinforces citizens' disengagement and calls for institutional reform to make the system more responsive, transparent, and accountable***

A growing number of citizens believe that their voices are not being heard by the political system. Despite the formal existence of democratic channels, there is a feeling that participation is reduced to electoral processes with no real influence on decisions. This sense of irrelevance generates frustration, passivity and even hostility toward institutions.

The distance between political power and citizens is not just a problem of perception: it expresses an urgent need for institutional renewal. It is not enough to reform laws or update procedures; we need to rethink how institutions can be more accessible, transparent and responsive to social demands. The legitimacy of the system depends on rebuilding the relationship of trust between citizens and their representatives.

Strengthening this legitimacy involves opening up more effective spaces for participation, ensuring rigorous accountability mechanisms, and creating environments where people feel they are an active part of the collective project. Without this renewal, the welfare state runs the risk of becoming a top-down structure, disconnected from the social energy that gives it meaning and sustainability.

# 53. Broad public support for public services reinforces the legitimacy of the welfare state, but sustaining it over time requires rebuilding trust in the tax system, strengthening the culture of shared responsibility and visibly linking taxes to rights and collective welfare

***Widespread support for public services shows that the welfare state retains strong social legitimacy, underpinned by its everyday impact and its ability to reduce inequalities***

Despite the widespread climate of institutional mistrust, essential public services such as healthcare, education, and the pension system continue to enjoy very solid social support in Spain. Citizens perceive them as fundamental tools for equal opportunities, social cohesion, and protection against life risks. This consensus is broad, cross-cutting, and stable over time, and goes beyond ideological or generational differences.

The positive assessment of these public services is often based on specific personal experiences and a deeply rooted social awareness of the value of the common good. It is not just an abstract adherence to the idea of solidarity, but a pragmatic recognition that these services improve daily life and reduce inequalities. Universal healthcare, public education, and pensions are perceived as collective achievements which must be preserved and strengthened.

This support is one of the elements of the stable legitimacy of the welfare state and acts as a pillar of the social contract. But that contract cannot be sustained solely on the basis of demands for rights; it also requires a culture of fiscal co-responsibility which guarantees its long-term sustainability.

Reluctance to pay taxes reveals a breach in the principle of reciprocity, which jeopardizes the sustainability of the social contract if the culture of shared responsibility is not reinforced

However, high regard for public services coexists with significant reluctance to accept greater fiscal solidarity. A significant portion of the population believes that they already pay too much in taxes or is sceptical of any proposal to increase taxes, even when justified as necessary to maintain the quality and universality of the system.

This contradiction expresses an underlying tension between the desire for protection and the willingness to sustain it collectively. The perception of taxes as a “burden” unrelated to the benefit received reveals a fracture in the principle of reciprocity underpinning the social contract. If the effort is perceived as not being shared equitably, or if what is contributed does not translate into effective services, the willingness to contribute weakens.

Overcoming this contradiction requires strengthening the link between taxes and rights, making visible how individual contributions make collective well-being possible. It is necessary to develop a fiscal

education system capable of explaining that there can be no cohesion without shared responsibility and that paying taxes is not an individual sacrifice but a social investment.

***The perception of tax fraud and ambivalence towards its condemnation undermine the legitimacy of the tax system and make it urgent to rebuild confidence in its fairness and redistributive effectiveness***

One of the main barriers to building a strong tax culture in Spain is the widespread perception that tax fraud is structural, unpunished, and widespread. This conviction generates disaffection, mistrust, and a persistent sense of injustice. Many people feel that they are fulfilling their obligations while others—individuals or large companies—circumvent the system without consequences.

Most worryingly, this perception does not always translate into outright condemnation. In some social sectors, there is a certain ambivalence towards fraud, influenced by the idea that "everyone does it," by the discrediting of the tax administration, or by the suspicion that public funds are managed inefficiently or with favouritism. This ambivalence not only hinders voluntary compliance but also erodes the legitimacy of the tax system as a whole.

Restoring confidence in taxation requires simultaneous action on several fronts: combating fraud more effectively, strengthening the progressivity of the system, ensuring transparency in the use of resources, and, above all, clearly demonstrating that taxes are transformed into real rights. A system perceived as fair, efficient, and redistributive is the basis for rebuilding the fiscal contract and sustaining the welfare model over time.

## 54. The network of personal ties is weakened by high trust in close circles (family, friends) but very low trust in strangers. Associative participation is declining and poverty exacerbates isolation, fragmenting community ties and limiting social cooperation

***The strength of personal ties in Spain coexists with a marked distrust of anonymous others, revealing a fragmented network of personal ties which hinders the construction of broad civic bonds and common projects***

One of the most notable characteristics of personal networks in Spain is the strong trust placed in one's closest circle—family and friends—who act as reliable support networks in times of need. This relational cohesion in the private sphere acts as a refuge from social uncertainty, sometimes compensating for the weakness of other institutional or community support structures. Extended family and close friends act as emotional and material buffers, reflecting a culture based on strong emotional ties. However, this strength in close ties contrasts with a low level of trust toward strangers or society as a whole, revealing a lack of "generalized" or civic trust. This mistrust of anonymous others limits social cooperation beyond

close circles and weakens the ability to build larger-scale collective projects. Social organization based on closed networks hinders the articulation of a cohesive and supportive citizenry by restricting the frameworks for public interaction and commitment to common norms benefiting everyone.

***The weakening of community life limits the collective capacity to build community and cope with uncertainty, making it essential to reactivate civil society as an autonomous actor complementing the state***

The decline in citizen participation in associations, mutual support networks, as well as formal community structures reflects a weakening of the social fabric in Spain. This trend is evident in the low rate of association membership, the fragmentation of the organizational network and a high dependence on public funding. The lack of active involvement can be explained by multiple factors: processes of individualization, mistrust in the effectiveness of participation, precarious living conditions, or a lack of time and resources. This reality not only limits civil society's ability to influence public policy but also leaves relational gaps that impoverish social capital and erode cooperative ties.

However, strengthening civil society is essential for social cohesion. Spaces such as neighbourhood associations, solidarity networks, and grassroots organizations not only generate a sense of belonging, but also enable people to collectively address contexts of uncertainty and inequality. Their vitality broadens access to resources, multiplies capacities for collective action, and strengthens democratic resilience.

In the face of the current weakening, the challenge is not only to reactivate participation, but also to redefine the framework of the relationship between the state and the third sector. It is necessary to avoid its instrumentalization as a substitute for the state and to ensure that its role in providing welfare is complementary through shared responsibility, not delegation. Only in this way can an equitable, legitimate, and sustainable model of social action be built.

***At the same time, participation in associations and community life is declining, while poverty dramatically exacerbates social isolation, breaking support networks and weakening the solidarity necessary for real community cohesion***

Poverty does not only imply material deprivation but also causes profound relational impoverishment. In contexts of severe vulnerability, not only are economic resources lacking, but also the meaningful relationships required to sustain daily life. Social exclusion is accompanied by a contraction or breakdown of family, community, work, and emotional ties, which deteriorates emotional well-being, limits coping strategies, and reduces opportunities for improvement in life.

The lack of resources also restricts access to social, cultural, or community spaces, encouraging withdrawal and exacerbating isolation. This fragmentation not only affects people living in poverty, requirement of economic justice, but also a relational imperative: rebuilding ties and strengthening the social fabric is key to preventing community breakdown and promoting real inclusion.

## 55. Spanish youth are deeply pessimistic about their future, which is structurally marked by endemic job insecurity, insurmountable difficulties in accessing housing and distressing uncertainty about the sustainability of the pension system

***Young people are trapped in constant uncertainty which undermines their confidence in a future marked by precariousness, dependence on their families, and the impossibility of building an independent life project***

Young people in Spain are markedly pessimistic about their economic and social future. Unlike previous generations, they see a future without clear prospects, where job insecurity prevents them from building an independent life for themselves. This feeling of being stuck feeds the perception of living in a volatile society, where everything is temporary, unstable and fragile.

Generational unrest is not just an emotional reaction, but a rational response to an environment which has weakened traditional avenues of social mobility. The difficulty in imagining a stable life trajectory affects not only subjective well-being, but also trust in institutions and in the system's ability to offer future prospects.

***The inability to become independent and find decent employment condemns many young people to dependence on their families, disrupts the life cycle and widens the generation gap, thereby undermining social stability***

One of the most pressing problems affecting young people, and contributing to their pessimism, is the extreme difficulty of leaving the family home and achieving job stability. Barriers in the labour market, characterized by high levels of youth unemployment, temporary contracts, and low wages, prevent many young people from starting an independent life. This job insecurity is directly related to the inability to access home ownership or rental housing, prolonging their economic dependence on their families. Late emancipation is not just a demographic indicator; it reflects a profound imbalance in the life cycle, preventing the accumulation of social and economic capital in the early stages of adulthood, which creates an intergenerational gap and additional pressures on family structures.

***Young people's concern about pensions is not only economic, but also political: it expresses their fear of being left out of a social contract which they no longer perceive as inclusive or sustainable***

Alongside the precarious present, young people express growing concern about their long-term future. The sustainability of the public pension system and the viability of generational renewal appear to be sources of structural uncertainty. The perception that the system will not be able to guarantee decent benefits when they reach retirement age is fuelling a crisis of confidence in the intergenerational pact. Aware of an inverted population pyramid and demographic challenges, many young people doubt that the pension system will be able to guarantee them decent benefits in the future when they

retire. This uncertainty about the future of pensions reflects a crisis of confidence in the intergenerational pact and in the state's ability to ensure long-term welfare. The perception that they will suffer the consequences of current decisions or lack of foresight accentuates their distrust of the system, prompting deep reflection on the reforms needed to ensure the equity and sustainability of social benefits for future generations.

## 56. Housing has become a structural barrier which blocks young people's emancipation, fuels frustration and erodes confidence in the welfare state by prolonging family dependence and making access to a dignified and independent life unattainable

***The housing crisis in Spain has become a structural factor of exclusion eroding social trust and weakening community cohesion***

Access to decent and affordable housing has become one of the most pressing social issues in Spain, having a direct impact on social confidence and household stability. The rise in rental and purchase prices, coupled with job insecurity, makes it extremely difficult for large sectors of the population, especially young people, to access housing on reasonable terms. This barrier is not only economic, but also translates into a fundamental limitation on the development of life projects, the formation of new family units, and the creation of community roots. The inability of the market and public policies to guarantee this basic right generates frustration, stress, and a feeling of vulnerability which undermines confidence in the system and in social equity.

***Late emancipation turns the family into a protective shield, blurring public responsibility and generating new forms of intergenerational inequality***

The widespread difficulty in accessing housing has as a direct consequence a significant delay in young people leaving the family home. Spain ranks at the bottom of Europe in terms of the average age at which young people leave their parents' home, a situation which is not due to cultural preferences, but rather to the material impossibility of accessing home ownership or rental housing. This prolonged economic and residential dependence on the family not only delays the development of personal autonomy among young people, but also puts additional pressure on their families of origin. The family thus becomes a buffer against the shortcomings of the labour and housing markets, assuming costs which would not arise if more effective public policies were in place. This dynamic not only generates intergenerational tensions and limits the capacity for savings and long-term planning, but also deepens social inequalities: while some families can assume this support role, others—with fewer resources—do not have the means to do so, leaving their younger members in a situation of greater vulnerability and further reducing their chances of emancipation and personal development.

# 57. The climate emergency and its effects are a growing concern. Collective and global action is required. Confidence in the ability of institutions to deliver solutions is crucial to mobilising society and avoiding environmental fatalism

***The perception of climate change as a tangible threat reinforces a collective awareness of the interdependence between the health of the planet and human well-being, and fuels a social demand for urgent and coordinated action.***

The perception of climate change as a real and present threat reflects a growing collective awareness of the interdependence between human well-being and environmental sustainability. Concern about climate change has risen significantly on the Spanish social agenda, becoming a central issue for citizens. The perception of a "climate emergency" is no longer an abstract issue, but is materializing in the direct observation of more frequent and severe extreme phenomena, such as prolonged droughts, devastating floods, and unprecedented heat waves. These tangible impacts generate anxiety and a sense of vulnerability in the face of an uncertain future. Awareness of the seriousness of the consequences of climate change is driving a social demand for decisive and coordinated action, both nationally and internationally. This collective concern reflects not only an understanding of the scientific risks, but also a growing awareness of the interdependence between human well-being and the health of the planet, as well as the need for an effective response.

***An effective response to the climate emergency requires trust in public and global action, but it also requires closing the social divide surrounding perceptions of the problem in order to sustain a common project for the future***

Given the magnitude of the climate challenge, it is essential to move toward collective responses beyond individual logic and commit to a structural transformation of the development model. Citizens demand ambitious public policies, effective international cooperation and institutional leadership which inspires confidence.

However, building this trust is threatened by a deep divide in how different social sectors perceive the climate emergency. While the middle and upper classes are more concerned about climate change, those living in more vulnerable conditions (EINSFOESSA 2024)—who are concerned about more immediate needs such as employment, housing, or food—do not identify it as a priority. This gap in life experiences and value systems jeopardizes the possibility of building broad and sustained consensus and weakens the welfare state's ability to project itself as a common project for the future.

In response to this, it is necessary to weave an inclusive narrative combining risk awareness with a horizon of hope, recognizing the diversity of social situations and ensuring that the ecological transition is also a just transition. In this way, it will be possible to avoid fatalism, strengthen collective commitment, and sustain a democratic response to the climate crisis.

# 58. We live in a society marked by acceleration, uncertainty and uprooting, in which discontent is often channelled through exclusionary identities which erode social cohesion

***Building cohesion requires resisting the temptation to define ourselves against others and reimagining a broader, shared "us"***

In contexts of growing uncertainty, identity becomes both a refuge and a frontier. Exclusionary identity frameworks gain strength when part of the population—particularly in affluent sectors—projects its fears onto external figures, constructing symbolic enemies such as migrants, poor people, or marginalized groups. These fears do not always correspond to real risks, but in many cases are induced by discourses transforming economic insecurity into a threat to identity. Thus, social cohesion suffers, displaced by narratives which divide rather than unite.

At the same time, there has been a shift in the values articulating part of the social unrest, especially among some young people. A logic prevails in which order, security, and protection take precedence over more open values such as participation, social justice or self-fulfilment. This cultural shift, silent but profound, redefines how the role of the state and belonging to the collective project are interpreted, opening space for discourses which legitimise exclusion as a form of defence.

***Nostalgia for a lost order and impatience with the present fuel divisive identities***

In an increasingly fast-paced and volatile world, where identities are unstable, relationships become fleeting, and collective references are blurred, many people experience a sense of rootlessness. This "liquid modernity" imposes rhythms incompatible with the deliberative pace of democracy and generates structural impatience—what some authors have called an "impatient" citizenry—which opens the door to political proposals promising quick, direct and unqualified answers. In this context of uncertainty, discourses offering order, belonging and clear rules gain traction, even when they do so at the expense of democratic principles and social inclusion.

Added to this acceleration is a sense of loss: the perception that a cultural, regulatory, or economic balance which previously provided security has been disrupted. This nostalgia for an idealized past—often rewritten, reinterpreted, or outright invented—fuels proposals seeking to recover a supposed lost solidity. Thus, the rise of exclusionary identities cannot be explained solely by a specific ideology, but also by the subjective unease generated by a society without stable anchors or shared horizons.

| | Identities | They demand a state... |
|---|---|---|
| Uncertainty | Refuge and border breaking us apart and "constructing" Symbolic enemies | Where order and safety take precedence over everything else |
| Acceleration | Unstable and changing identities<br><br>Unorganised citizens | Incompatible with the times of a deliberative democracy<br><br>Applying quick and simplistic solutions |
| Uprooting | Tradition | In which an idealized past returns |

## 59. The proliferation of fake news in the digital environment polarises public opinion and undermines the credibility of information. This erodes shared truth and hinders democratic dialogue, posing a fundamental challenge to social cohesion and informed decision-making

***The proliferation of fake news in the digital environment fragments the public sphere, dangerously reinforces ideological polarisation and erodes the very notion of shared truth necessary for constructive democratic dialogue and informed collective decision-making***

The ubiquity of digital technology, and social media in particular, has introduced new challenges for social cohesion and trust. One of the most widespread concerns is the proliferation of fake news and its ability to manipulate public opinion. Misinformation not only distorts perceptions of reality and undermines the credibility of reliable sources but also acts as a catalyst for ideological polarization. Creating "filter bubbles" or "echo chambers" where people are exposed almost exclusively to content reinforcing their pre-existing beliefs hinders constructive dialogue and fragments the public sphere. This erosion of a shared truth compromises the collective frameworks of interpretation on which democratic deliberation and the ability to reach basic consensus are based.

***Information overload and mistrust of sources hinder critical and participatory citizenship, posing a key educational and political challenge in the digital age***

Information management in the digital environment presents an unprecedented challenge. The speed and volume with which content is produced and disseminated, coupled with the difficulty of verifying its accuracy, generate an information overload exceeding the processing capacity of the general public. This situation not only creates confusion, but also fuels widespread scepticism toward any source, making it difficult to build critical and informed public opinion. Guaranteeing access to quality information and promoting media and digital literacy are essential to empowering citizens. This challenge is not only technological, but also social and educational, as it determines society's ability to form critical opinions and participate in public life in an informed manner.

***Far from connecting communities, digital platforms tend to generate new forms of isolation and emotional fragmentation, calling into question the relational foundations of deliberative democracy***

Although the internet and digital platforms were born with the promise of connecting the world, their real impact on democratic and social life is increasingly being questioned. Instead of promoting shared conversations and mutual understanding, social media has contributed to political fragmentation, ideological polarization, as well as the spread of extreme discourse.

This digital fragmentation undermines the collective frameworks of interpretation and shared experiences necessary to sustain a deliberative democracy. The paradox is clear: tools designed to bring people together end up creating new forms of isolation. The algorithmic architecture of platforms rewards the most emotional and polarising content, while penalising nuanced or thoughtful voices. As a result, digital communities tend to become locked into circles of affinity which reinforce biases and hinder the building of strong social ties outside the online environment. This dynamic not only calls into question the quality of public debate, but also weakens the social bonds underpinning any common democratic project.

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## Chapter 6

# The future we are building (*)

## 60. We have arrived at a society of fear, aware of the risks we face, taking refuge in an improbable "every man for himself". We need to react individually and collectively to a future that is already here, with no place for what is truly human, overcoming our position on the privileged side of the world

***We are transitioning from a disconnected society to a society of fear***

In the 8th FOESSA Foundation Report, we used the term "disengagement" to refer to the social model emerging from the analysis carried out. Here, we go one step further and summarise what we have seen so far in this new idea: the society of fear. In it, we live with full awareness and knowledge of many of the risks threatening us both individually and collectively. Known risks which place us in a state of insecurity defining social life. Structural risks are normalised, colonising public discourse through threat, uncertainty and a global culture that places (in)security at the centre of our concerns, fuelling xenophobic attitudes and eroding trust in democratic institutions.

The social sciences have shown us that the risks we face as a society do not fundamentally come from outside it, or from its shortcomings, but rather respond precisely to the effective action which societies exert on natural and social reality. We are facing a kind of catastrophe without an event. A gradual and silent process of disintegration that does not manifest itself in a single devastating event, but rather in cumulative transformations profoundly altering our environment. Changes which are difficult to predict and often go unnoticed until the self-regulating capacity ceases to function. Continuing with our current

**(*)** These pages contain a summary of the sixth chapter of: Flores Martos, R. (coord.) (2025). *IX Informe sobre exclusión y desarrollo social en España*. Madrid: Cáritas Española; Fundación FOESSA.

lifestyles is gradually leading us towards disaster, even though we cannot predict exactly how or when it will happen.

***The risks of continuing to look the other way crystallise in individualistic withdrawal and every man for himself***

Paradoxically, there does not seem to have been a strengthening of the cautious and responsible attitude of citizens in facing the risks we take as a society, nor of individuals in forcing institutions to take action. On the contrary, we tend much more towards individualistic withdrawal and mistrust of the collective, seeking a kind of chimerical "every man for himself" approach. In a context in which some of the risks (ecological collapse, the social exclusion of thousands of people, etc.) are of such magnitude that, if they materialise in all their power, they will make such salvation impossible.

If the shift towards sustainable well-being for all people is not achieved, we will consolidate the scenario of "fortress states" which we are beginning to see in practice, with authoritarian regimes focused on national security and survival, where welfare systems are eroded, leading to a decline in opportunities for a dignified life for the majority of the population.

We need a paradigm shift to understand that the social crisis (poverty, inequality) and the ecological crisis (climate change, extinction) are two interconnected problems forming a systemic and universal crisis which demands a new worldview. Otherwise, we will continue to address them in contradictory ways, pitting solutions to the social crisis (more growth and consumption) against those to the ecological crisis (less consumption and degrowth).

***To design the future, we need to relocate ourselves to the good side of life and slow it down***

Technological advances make us dream of the possibility of another life, another experience, something else to have, accumulate, throw away or forget, changing individual expectations and social structures themselves. However, what technological development does is lead us to acceleration, stripping us of resonance and the experience of feeling connected to something greater than ourselves, whether in nature, art, human relationships or everyday contemplation. We live in a fast-paced reality which, far from giving us more free time, rushes us, overwhelms us and alienates us, making it difficult to establish deep relationships with our environment (both social and natural) and to give ourselves space for presence and time for encounter. All in all, the chance to experience the world with depth and meaning.

But the future is not a fixed destination; rather, driven by hope and uncertainty, we create it with our present actions. There is always room for improvement. To get closer to them, we must overcome the quantitative view which concludes that the current social model protects the welfare of many more people than a hundred years ago, ignoring in its calculation the unbearable and unjustifiable suffering of millions of people, which is an essential requirement for the enjoyment of the former. It deliberately overlooks the fact that the fortune of the blessed in this equation and the pain of those sacrificed are related in two ways: the former is impossible without the latter, and the latter could easily be avoided by the former.

## 61. We cannot aspire to reach another place by doing the same old thing. We need bold public policies which tackle the systemic crisis, responding coherently to all its dimensions without leaving anyone behind, developing a new social pact which challenges established consensuses and generates a new social imaginary

### *The power of social imagination makes stories triumph over facts*

The social imaginary is a magma of imaginary social meanings which regulates the discourse, desires, practices and feelings of a society**(1)**. It is the source of definitions and, consequently, conditions our actions by justifying certain practices within the sphere of the unquestionable, even when stubborn reality shows us the manifest falsehood of what we affirm. It is not always true that "data kills the story".

The narrative persists, among others, that there are independent individuals, owners and rulers of nature, who need to compete with each other in order to live, resulting in inequality as a natural process, a consequence of the logic of survival of the fittest, which in our system has translated into the idea, not always true, that they have worked harder than others.

Without breaking that chain of thought, and even applying the ethics of proximity and empathy with others, which sets in motion mechanisms to mitigate its consequences, we will not be in a position to face the future in any other way, and it will be really difficult for us to undertake bold public policies.

### *The development of more or less new policies is urgent*

In housing, there is an urgent need to expand the public rental stock, implement emergency regulations and apply policies differentiated by territory. The healthcare system needs to reduce waiting lists and implement a national community mental health strategy. In education, we must combat early school leaving, universalise early childhood education and fight against school segregation. Gender and ethnic equality requires specific social inclusion policies, especially for the Roma and migrant populations. The ecological transition must also have social justice on its horizon to prevent it from reproducing territorial and social inequalities, involving local communities in the planning of renewable projects. All of this is underpinned by a truly progressive tax reform guaranteeing fair distribution of taxation between labour, capital and consumption.

Faced with this reality, there is no shortage of practical and viable proposals. Here are a few examples. Overcoming structural challenges requires an ambitious public policy agenda ranging from quality employment to a just ecological transition. In the workplace, measures are needed to reduce temporary em-

**(1)** Castoriadis, C. (1997). «*El imaginario social instituyente*», *Zona Erógena*, 35.

ployment, combat involuntary part-time work, strengthen collective bargaining and develop green and community jobs. Income guarantees must evolve towards more accessible systems such as the Minimum Living Income, complemented by integration pathways.

***We need bold policies which develop predistributive logics and incorporate the production of the commons***

But we need to go further. The proposals contained herein, along with others not included but which are necessary, remain within traditional logic, allowing for progress but failing to drive the fundamental change which must be undertaken with patience but also with determination. Without a change in mindset, we will not be able to apply the necessary predistributive logic aimed at preventing inequality rather than postponing its correction ex post with redistributive practices. This will make it difficult, for example, to move toward an income guarantee system based on universal criteria, or to take the necessary steps to prevent future exclusion due to technological, environmental, or demographic factors, among others.

As a result, we will be unable to generate the logic of the commons as a starting point which regulates and positions the public and the private, the individual and the collective, society and the state, competition and collaboration in a complementary manner. A logic advocating equality, which goes beyond the material realm, as it is also a way of seeing and conceiving others, is the "production of the common," an eminently relational category requiring "common participation, common understanding, and common circulation" **(2)**.

## 62. Growing and changing inequality reveals how social integration depends more on one's starting position and inheritance than on merit, contrasting with the prevailing idea of meritocracy. The necessary change requires us to recognize ourselves as interdependent and eco-dependent beings, recovering a work ethic detached from employment.

***A growing and transformed inequality creating a generational divide***

Inequality is a growing reality which is no longer limited to income, but also encompasses unequal access to many of what are considered basic rights. Difficulties in accessing housing and the loss of employment as a means of social integration are emerging as key factors in the processes of social exclusion.

**(2)** Rosanvallon P. (2012). *La sociedad de los iguales*. Barcelona: RBA.

Traditional redistributive reforms are proving insufficient in the face of the consolidation of a model of "neo-proprietarism" in which inherited wealth defines life opportunities, especially in relation to housing, which has exacerbated its speculative nature by denying vulnerable groups access to decent housing. Residential exclusion acts as a multiplier of other forms of precariousness: it deteriorates health, limits access to education, and reduces social participation.

Access to decent and sufficient employment also depends on inheritance, in the form of social and relational capital within the framework of a structurally dualized labour market. Thus, highly skilled and well-paid jobs coexist with precarious, temporary, and poorly paid jobs which do not provide access to all those rights which do not have a real system of guarantees for income and disposable income. Precarious jobs which hinder and, at times, prevent the true integration of broad social strata.

Despite being better educated than ever before, younger generations face worse prospects than their parents, breaking the promise of intergenerational progress. This situation causes intergenerational conflict, with public policies implicitly favouring older generations who own property (through pensions and mortgage tax breaks) over younger generations who are excluded from access to basic rights. Young people are becoming a sacrificed generation forced to bear the costs of systemic crises without having enjoyed the benefits of previous growth.

***The convenient and false narrative of meritocracy legitimizes exclusion based on a model where the concept of work is reduced to employment***

Our collective imagination thrives on the myth of the "self-made man", which links success to individual merit. And despite experiencing the unreality of this archetype, we have not taken the leap to question it as a desirable social goal, something so clearly impossible in a species as social as ours and as eco-dependent as all others. Meritocracy thus becomes a "convenient narrative" legitimizing exclusion by transforming privilege into reward and precariousness into deserved punishment. Although it has emotional power because we like to believe that we are masters of our own destiny, it is a "cruel illusion" which hides the material conditions of our starting point, the visible and invisible inheritance of our environments, and the randomness of being born in a specific place.

And, as a direct consequence, it is necessary to redefine the role of work and its ethics, which in the collective imagination has been absorbed by the category of employment. Employment is nothing more than the historical form taken by the capitalist model to organize part of everything which human labour is, entails, and represents. Work, understood as the intrinsically human capacity to use and transform one's environment to satisfy one's needs, goes far beyond having or not having a job. We all work every day, but in the collective imagination, only those who land a "successful" job "build themselves up," subordinating and rendering invisible as "reproductive" everything falling outside the realm of "productive".

### *Citizens must recognize their interdependence and humanity its eco-dependence*

It is urgent that we take the step of recognising interdependence rather than independence as what defines us as individuals and as a species. Sustained growth on a planet with finite resources and the illusion of independence are a suicidal chimera. The fate of the planet, social justice and human well-being are deeply intertwined.

Thus, we must choose between seeing the world as an interdependent community or as a zero-sum game. The choice between these visions defines the kind of future we will build collectively, especially in the face of global challenges which require coordinated and supportive responses.

## 63. In the context of the individualistic weakening of the community and the neoliberal questioning of the state, we find ourselves in a false and self-serving debate between society and the state which must be reframed in complementary terms, requiring us to embrace the logic of the common good in order to deepen democracy

### *The crisis of community: when individualism leaves us without ties and without roots*

Living in society offers the advantage of collectively ensuring that we can face the individual difficulties and risks of life, from which no one is exempt. As societies have become more complex, it has become necessary to develop more complicated mechanisms to do this, generating complex social practices, some of which have ended up taking root in formal institutions we tend to identify as the state, while others unfold through informal networks we encompass in the vague concept of the community.

The "self-made man" is independent; what he has and what he is, he has built through his own efforts. In a society of fear, he is like Robinson Crusoe on his island of individualism, rejecting anything that comes from otherness. Others are the diffuse enemy, whom we cannot destroy, but whom we can exploit for our own benefit. This somewhat caricatured reference point is at the root of the crisis of community we are analysing, which, beyond the utilitarian idea of mutual aid, leaves us without ties and, therefore, without roots.

### *Consumer citizenship and the crisis of political participation*

In the institutional sphere, we have fought hard to build what we refer to as the welfare state, despite its shortcomings. Today, this system is undergoing a crisis, particularly in terms of its legitimacy. There is a desire for a strong welfare state but resistance to supporting it fiscally. There is persistent demand for more and better public services, which coexists with a refusal to pay higher taxes,

fuelled by mistrust and disaffection towards institutions and, in some cases, towards the democratic system as a whole.

It seems that the inherited network of political mechanisms is failing to deliver on its promises and is struggling to break new ground and devise new tools, with citizens becoming consumers of politics as if it were just another service or product. A consumer citizenry which, for the most part, has given up on being a producer of the common good, on participating as an active agent, transferring agency and initiative for action to politicians.

The result is a society fractured into separate worlds, with languages which do not intersect, where politics has become a battlefield in which each side sees the other as an existential threat. Populism emerges as an expression of an exhausted citizenry and a culture incapable of sustaining its own institutions, requiring a profound cultural renewal which re-examines the meaning of living well together.

### *Beyond the dichotomy, public institutions and community networks as part of the social isolation*

There is no shortage of proposals, ideas and practices moving in the right direction, proposing to multiply the modes of expression, procedures and democratic institutions beyond the essential yet limited role of the electoral process, promoting an interactive democracy with permanent mechanisms for consultation, information and accountability**(3)**.

These proposals are undoubtedly necessary but insufficient in a context in which the community and institutional crises feed off each other and leave us without ties or roots, distrustful of what we have built together. They make us forget that both institutions and networks have a role to play in society, that both are necessary and that they are not antagonistic models. Both belong to the public, collective and social spheres. And in the collective imagination, they are often pitted against each other and placed in competition to prevail over one another.

We have been persuaded that everything good lies in that murky space of "the private sphere" where freedom resides. And yet, all rights, even "negative" ones such as freedom of expression, require public investment: courts, judges, police, laws. There is no freedom without the state. If this is true for civil and political rights, it is even more so for social rights: health, education, housing, work. The state is not an obstacle to freedom, but rather its condition. And the state is not something separate and distinct from society, but one of its essential instruments.

**(3)** Rosanvallon (2020). *El siglo del populismo*. Barcelona: Galaxia Gutenberg.

## 64. We have an ethic built for a world which no longer exists. The ethics of being a good neighbour who is empathetic towards one's immediate surroundings are insufficient in a globalised and interconnected world where what is done here affects there. We need to build the ethics of the good ancestor capable of empathising with the distant and operating in a logic of transcendence which overcomes the prevailing short-termism

### *From the ethics of proximity to global responsibility: the moral challenge of acting beyond our immediate circles*

For millennia, we have developed ethical competencies to be applied in well-defined space-time coordinates, in small communities based on proximity and reciprocity. However, contemporary ethical problems must be solved by paying attention to the "there" (faraway places, people who are very "other") and the "tomorrow" (future generations). We are biologically equipped for empathy with our "close neighbours" through mirror neurons, but we are "empathetic xenophobes" who find it difficult to extend cooperation beyond our affinity groups. Globalisation has rendered the thesis of closed spaces fictitious: what we do locally can influence the living conditions of people in places we will never visit and generations we will never know, requiring a responsibility that extends spatially and temporally.

Climate change perfectly exemplifies the dilemmas of contemporary responsibility. Its spatial and temporal dispersion generates moral confusion: a car in Toledo contributes to glacial melting in the Himalayas, which raises sea levels and endangers communities in Bangladesh. It is not obvious that an isolated action has a direct impact on any damage, and that is precisely why responsibility falls collectively on millions of people and thousands of policy makers, whose small acts and short-sighted or self-centred decisions add up to catastrophic consequences.

### *The need for long-range ethics: thinking like "good ancestors"*

Building an appropriate ethic for this long-range moral epoch requires learning to think long-term, on a translocal scale, in terms of systems and complexity. We need to project ourselves into the future and behave like "good ancestors". This means overcoming the hyperbolic discounting that prevents future consequences from influencing our current decisions. This world of improbable events and non-linear changes requires not only the ability to calculate, but above all morality and compassion, because the problem is not arithmetic, but ethical: we do not have a problem with numbers, but with the people behind those numbers. A transformative ethic must be capable of integrating rationality, intuition, compassion, vision, and morality in order to address the interconnectedness of all contemporary problems and construct responses which honour both present and future needs.

Failure to do so will consolidate a system of organised irresponsibility where global risks are generated collectively, but without clear attribution of responsibility. Actors (companies, governments, citizens) shift or justify their responsibilities within a complex network which hinders accountability. Furthermore, the problem is intergenerational: current generations in the global North enjoy the benefits of fossil fuel use, while those in the global South and future generations will pay the consequences, raising moral paradoxes without historical precedent.

### *Everything is connected: proposals for an ethic of mutual care and collaboration between humans and with nature*

Merchant's ethics of collaboration**(4)** are based on the idea of relationship, not domination. They recognise the vital interdependence between human and non-human communities and propose a new way of making decisions: participatory, inclusive, sensitive to cultural differences and ecologically viable. This approach involves recognising nature as a legitimate interlocutor, not as a passive resource. It promotes actions which respect both basic human needs and the integrity of ecosystems, and calls for limits on uncontrolled economic growth. In the ethics of collaboration, human beings are recognised as ethical actors who coexist with the rest of the Earth, not as its owners. It is an ethic which proposes alliances between traditional and scientific knowledge, between ancestral spiritualities and contemporary politics. In it, social justice and environmental sustainability are not separate goals, but mutually dependent.

In the encyclical Laudato si'**(5)**, Pope Francis points in a very similar direction. Integral ecology is based on a fundamental conviction: everything is connected. This simple but radical statement forces us to rethink our ways of living, producing, consuming and relating, both to nature and to each other. It is not enough to protect species or recycle waste; we must also question economic logic, consumerist lifestyles and development models which generate inequality and destroy the social and environmental fabric.

Integral ecology does not minimise the unique value of the human person, but rather places that dignity within a framework of interdependence and care. There is no true ecological sensitivity if it is not accompanied by concrete tenderness towards the poor, the discarded, the invisible victims. Thus, integral ecology becomes a spirituality of care, which is not limited to major political or technical decisions, but is embodied in daily habits, choices and contemplations. Recovering a serene harmony with creation also means pausing, listening, giving thanks and making space for the sacred dwelling in the world and in others.

**(4)** Merchant C. (2005). *Radical Ecology: The Search for a Livable World*. New York: Routledge.
**(5)** Francisco (2015). *Laudato si´*. https://www.vidanuevadigital.com/documento/enciclica-laudato-si-del-papa-francisco-pdf/

## 65. Spirituality, as a fundamental aspect of humanity, is essential for bringing depth to necessary change, as it implies belonging to something greater, allowing for transcendent experiences and proposing conversion as a practice. Both issues are necessary foundations for moving forward in the desired and desirable

### *The value of spirituality as a possible and necessary support for change*

We understand spirituality as the search for meaning or connection with something beyond one's own being, not necessarily linked to, nor the opposite of, a particular religion or organised or institutionalised belief.

If we want to face the difficulties and discomforts of the necessary transition, we must be able to put together an exciting emancipatory project. Etymologically, enthusiasm means having God within us, being inspired or possessed by the divine.

Nowadays, enthusiasm is used without this spiritual connotation, but refers to a strong emotion of interest, joy or energy for something. If the aim is to get excited about the eco-social transition, we believe it is appropriate to talk about valuing many of these quests, of different origins and natures, which share the constituent elements of an ethical support, not excluding others, but not to be dismissed. Far be it from us to claim that this is the only path, but it is one path. And we do not have many to choose from.

### *Transcendent connection as an experience*

Many spiritualities give us the power to feel connected to otherness, beyond the self, beyond the here and now. From a Catholic perspective, Pope Francis says that everything is connected, and Mickey**(6)** argues that we are on the verge of a planetary civilisation, not as a technocratic utopia, but as an emerging awareness that everything is interrelated. However, to achieve this, we need to overcome the artificial divisions between human beings and nature, reason and sensitivity, science and ancestral wisdom. Thus, his proposal becomes an ethic of interconnection, a relational cosmology.

From the vision of deep ecology proposed by Naess**(7)**, which posits the intrinsic value of all living things, to the eco-spirituality of Itel**(8)**, for whom it "represents a meaningful convergence of environmentalism and spirituality, revealing a profound amalgamation of ecological awareness with personal spiritual pursuits" and including Vandana Shiva (2024), spirituality is the conscious knowledge that everything is interconnected and must be respected, the conviction that ecological well-being is

**(6)** Mickey, S. (2012). *On the Verge of a Planetary Civilization: A Philosophy of Integral Ecology.* Rowman & Littlefield Publishers.
**(7)** Naess A. (1989). *Ecology, Community and Lifestyle: Outline of an Ecosophy.* Cambridge: Cambridge University Press.
**(8)** Itel, Julia (2025) «Uniendo la fuerza y la espiritualidad», en *Politics and Rights Review,* https://politicsrights.com/ecospirituality-bridging-science-spirituality/

linked to human well-being. His reflections are based on the perspective of reclaiming our belonging to the human family, according to which we are members of the community made up of humanity and other living beings with whom we share our planetary life.

Some so-called secular spiritualities, which are detached from institutionalised structures and refer to the cultivation of the spiritual dimension of human beings, focusing on universal aspects such as consciousness or connection with others and nature, also invite us to reflect on our common humanity and to build a sense of purpose beyond the material.

### *And conversion as a proposal*

Spiritualities contribute a second shared idea, which, even with different names, we can identify with conversion, that is, the profound and rapid transformation of beliefs and practices held up to a certain point**(9)** in order to adopt radically different ones, thus accessing a "new life".

Santiago Muiño**(10)**, quoting the philosopher Manuel Sacristán, said, "A person who is neither an oppressor of women, nor culturally violent, nor a destroyer of nature, let us not fool ourselves, is an individual who must have undergone a significant change. If you like, to get your attention, even if it is a little provocative: he must be an individual who has experienced what in religious traditions was called a conversion".

"Live simply so that others, simply, can live: we know that the privileged of this world have to reduce our environmental impact by a factor of ten, approximately (that is to say: one tenth of the current consumption of energy, water, other natural resources...). Part of this reduction can be achieved through an "eco-efficiency revolution" (doing more with less), but another substantial part must come from changes in our habits, values and behaviour patterns. In other words, it is not just a question of technical improvements—although these are also important—but of spiritual conversion".

Two authors not affiliated with any particular denomination agree with Francis (12) on the importance of this element as an impetus for necessary change: "The ecological conversion required to create a dynamic of lasting change is also a communal conversion. This conversion involves various attitudes coming together to mobilise generous and tender care".

**(9)** Represented in Christian tradition by Paul's "fall from his horse" on his way to Damascus, even though the biblical account makes no mention of any mount (Acts 9:1-21).

**(10)** Santiago Muiño, E. (2016). *Rutas sin mapa. Horizontes de transición ecosocial*. Madrid: Catarata.

**(11)** Riechmann, J. (2025). *Ecoespiritualidad para laicos. Cuaderno de apuntes*. Santander: El Desvelo Ediciones.

**(12)** Francisco. (*op. cit.*)

## 66. It is urgent to move towards a radical change in the civilisational paradigm, shifting from a mechanistic and Darwinian view to one which places interdependence, eco-dependence and care at its centre. Feminism contributes relational values, environmentalism places sustainability at the core and ecofeminism invites us to put life at the centre

***A paradigm shift is needed in order to challenge aspects deemed unquestionable.***

The current civilisational crisis, characterised by multiple interrelated dimensions (climatic, social, political and cognitive), opens a "window of opportunity to lay the foundations for another world guaranteeing a more just and equitable society. This systemic meta-crisis, which encompasses all spheres and is universal, requires us to abandon paralysing catastrophism and focus on possible alternatives and transformative measures. A paradigm shift is needed to look at the world from other perspectives and propose more just societies. A paradigm shift is required to view the world from other perspectives and propose more equitable societies. Only by thinking outside the box, beyond the boundaries of common sense imposed by today's dominant ideology, can we build a civilisational paradigm which emancipates human beings and restores dignity to nature**(13)**.

A series of ideas and values have shaped our lives and led us to a critical situation we must transform. Our culture rests on a paradigm based on a vision of the universe as a mechanical system composed of parts, the human body as a machine, and social life as constant competition. This model promotes material progress through unlimited economic growth, legitimises the subordination of women to men as a natural order, and places humanity at the top of the pyramid as the master of nature and its resources.

In response to this, a new paradigm is emerging, and it is necessary to promote it, one which contemplates the interdependence not only of the various social groups, but also with the natural environment. This profound ecological vision reveals a spiritual perception in which individuals experience a sense of belonging and connection with the cosmos as a whole. The paradigm shift requires questioning aspects considered “unquestionable” and developing new values which guide behaviour and institutions in a different direction.

This path of change has already begun, but no one can guarantee its consolidation. This is not a reflection that is just beginning, and so we want to gather together some of the elements of the journey so far that provide us with meaningful proposals enabling us to continue moving forward, which we find above all in the contributions of the diverse and pluralistic environmental and feminist movements.

**(13)** Naredo, J.M. (2024).«Una polémica estéril entretiene y divide al movimiento ecologista». *Galde*, 43. https://www.galde.eu/es/una-polemica-esteril-entretiene-y-divide-al-movimiento-ecologista/

### *Growing up in equality and cultivating values previously disregarded*

Throughout history, certain values have been attributed to what was considered masculine and others to what was considered feminine**(14)**. Men are attributed traits such as strength, honour, conquest, domination, prowess and heroism, which construct the archetypal image of virility. Women have been attributed with very different traits: affection, care, discretion, submission and intimacy, which make up the image of femininity. Men have come to assume instrumental values: competition, activity, rationality, efficiency, autonomy, and even knowledge. Women have assumed relational values: intuition, feelings, dependence and caregiving. The active has been associated with the masculine, the passive with the feminine. Men, and with them the masculine, have held power throughout the centuries. Thoughts and perceptions have been shaped according to the very structures of the relationship of domination. Virtually none of this has anything to do with biology or psychology: it is a matter of androcentrism, which is nothing more than an authoritarian construction of norms privileging traits associated with masculinity, while devaluing or degrading those associated with femininity.

In addition to the necessary and urgent struggle for equality and for women's access to positions and spaces of power, feminism proposes that the values despised and falsely attributed to women are those that we really need to develop and cultivate in both men and women in order to bring about this paradigm shift, as it is with these values that we will be able to push for change. They are key to making the necessary political decisions to build a worthwhile social life in harmony with our planet. A change of course which must also set in motion a new model of masculinity different from the traditional role attribution.

### *Changing the production model and reducing consumption*

Environmentalism has been warning us for more than 60 years, from the publication of Silent Spring in 1962, through the reports of the Club of Rome, to today, when 11,000 researchers from 153 countries remind us that "the crisis has arrived earlier and is accelerating faster than scientists expected [...], threatening ecosystems and the future of humanity", that "planet Earth faces a climate emergency [...] closely linked to the excessive consumption of the affluent lifestyle", which requires us to make "an immense increase in large-scale efforts to conserve the biosphere in order to avoid untold suffering due to the climate crisis"**(15)**.

The great debate sparked by the turmoil on our planet has revolved around climate and energy. The environmental movement has been reflecting on and contributing information and proposals aimed

**(14)** Lorber, J. (2023). *La nueva paradoja del género*. Barcelona: Paidós.
Conell, R. y Pearse, R. (2018). *Género: Desde una perspectiva global*. Valencia: Universitat de València.

**(15)** Ripple, W. J., *et al.* (2020). «World Scientists' Warning of a Climate Emergency». *BioScience*, 70(1).

at changing and reducing consumption habits and bringing about a necessary change in the production model, taking into account the limits of the exploitation of nature in order to avoid systemic collapse.

### *Putting life and its care at the centre*

Ecofeminism proposes dialogue between these two worlds, thus developing a broader and more interconnected perspective to address the problems generated by the development of the capitalist system. It is a philosophy and practice whose approach offers an alternative to the economic and cultural model developed in defiance of the material and relational foundations sustaining life. It proposes a vision in which the subordination of women to men and the exploitation of nature are two sides of the same coin and respond to a common logic: the logic of domination and the subjugation of life to the logic of accumulation.

And with this, it bursts onto the environmental ethics scene as a critical, profound and transformative voice. It does not merely add a female perspective to the ecological discourse but questions the very roots of Western thought which has separated mind and body, culture and nature, reason and emotion, male and female. In contrast to the dominant mechanistic view, it proposes an organic, interrelated and holistic vision of life

She articulates a relational ethic based on vulnerability, interdependence and care as fundamental principles, proposing an ethic of care and responsibility embodied in concrete bonds between human beings and between humans and nature. She places the sustainability of life at the centre of economic thinking, prioritising people's quality of life and care for the environment. Because our economy, our politics and our culture develop with their backs turned on and in opposition to the unavoidable relationships of eco-dependence and interdependence which sustain them.

"A culture of sufficiency and self-restraint in material matters, changing consumption patterns, drastically reducing the extraction of materials and energy consumption, committing to local economies and short marketing circuits, restoring a large part of peasant agriculture, reducing transport and speed, learning from the wisdom accumulated in sustainable cultures and placing care for people at the centre of interest".

## 67. We must shift our focus from mere well-being to caring, placing care at the centre of social life and moving towards a democracy of care that makes it a political issue. In contrast to the culture of appropriation, a responsive world is created in which receptivity, responsiveness and responsibility are combined with vibrant and transformative relationships

The change in perspective and action must move from mere material "well-being" to a model of "good care", which, integrating the advances made by the former, is capable of incorporating the missing elements within the limits of the planet and the full inclusion of all people in the benefits of the model, especially those whose lives have been discarded..

***A democracy of care: politics centred on interdependence***

Joan Tronto**(16)** proposes a democracy of care. Democracy cannot be conceived as merely the exercise of voting, but rather as a collective process of asking ourselves and answering who cares for whom, how, and with what support. This involves recognising needs, assuming responsibility, administering and receiving care, and "co-caring" fairly.

True citizenship must be built on interdependence, not on the illusion of independence. In the face of the "privileged irresponsibility" which gives productive men a "pass" to be unconcerned with care, it is proposed that true freedom does not lie in independence but in the ability to care and commit to what concerns us.

Only when care is provided collectively, with egalitarian structures and a political perspective, does it become a democratic foundation. The neoliberal model has eroded the value of care by privatising, outsourcing or ignoring it, creating an idealised image of citizens as self-sufficient when in reality we all depend on care at some point in our lives.

We must redistribute the burden of care, rethink our institutions so that they are sensitive to real human needs, and create spaces where citizens can deliberate on how we want to care for each other. It is essential to see care as something political, as it is imbued with power, not as an individual act, but as a shared responsibility. In a world where indifference and inequality are normalised, caring is not a weakness but a form of power, and the most pressing question is not only who governs but who cares.

**(16)** Tronto, J. C. (2024). Caring Democracy: Markets, Equality, and Justice. Barcelona: Rayo Verde.

### *Responsiveness and resonance: alternatives to the culture of appropriation*

The neologism responsiveness proposed by Hartmut Rosa**(17)** combines three concepts: receptivity, response and responsibility. A responsive world is one which "speaks to us" and to which we know how to respond, establishing vibrant and transformative relationships, a necessary alternative to the culture of appropriation which seeks to "make the world available".

"Not everything in the world must be known, dominated, conquered and exploited", but rather, according to his proposal, we must accept limitation, "unavailability", because "the fundamental mode of human existence is not to dispose of things, but to enter into resonance with them"**(18)**. It shows a non-instrumental and non-dominating way of relating to the world through which the subject opens up to the world, allows themselves to be affected by it and, in that interaction, both parties change: the subject transforms what they encounter, but also transforms themselves. It is not a question of dominating, exploiting or possessing the object, person or experience, but of entering into a living, dialogical relationship, where what we touch also touches us and where change is mutual. The most valuable moments can only happen if we open ourselves to them without trying to dominate them. Accepting unavailability is an act of humility towards the world and a gateway to resonance, recognising the vulnerability and fragility inherent in people and the world itself.

**(17)** Rosa, H. (2019). *Resonancia. Una sociología de la relación con el mundo*. Buenos Aires: Katz.
**(18)** *Ibid.*

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